Actuarial Values
Gamma Volume

Tables for Computation of Depreciation Adjustment Factors.
Interest Rates from 2.2 Percent to 26.0 Percent.
For Income Tax Purposes Only.

Department of the Treasury
Internal Revenue Service
Publication [illegible] (6-83)

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Use of Tables

The factors set forth in this publication involving life contingencies are taken from the values of lx from the Life Table for the Total Population appearing as Table 1. in "U.S. Decennial Life Tables for 1979-81" published by the U.S. Department of Health and Human Services, Public Health Service, National Center for Health Statistics. Table 1. is shown on page 124 labeled as Table 80CNSMT.

The Table C factors are based on interest rates ranging from 2.2 percent to 26.0 percent in intervals of two-tenths of one percent. The wide range of rates is shown to accommodate Section 7520 of the Internal Revenue Code. Section 7520 prescribes an interest rate of 120 percent of the applicable federal midterm rate for the month in which the valuation date falls.

Example

In July 1989 a person aged 60 donates to Main University a remainder interest in her personal residence consisting of a house and land, subject to a reserved life estate in herself. At the time of gift the land has a value of $50,000 and the house has a value of $200,000 with an estimated useful life of 45 years, at the end of which the value of the house is expected to be zero. The donor elects to use the July 1989 valuation rate of 10.6 percent. Using Table S(10.6) in Internal Revenue Service's Publication 1457 (Alpha Volume) with interest rate of 10.6 percent, the present worth of $1.00 payable upon the death of a person aged 60 is $0.21316. The present value of the remainder interest in the land is $50,000 times 0.21316 or $10,658.

To compute the factor for valuing the present value of the remainder interest in the house the factor of 0.21316 must be reduced by the depreciation adjustment factor calculated as follows:

R factor for initial age of tenant Table C(10.6) age 60	4730.617
Less	
R factor for terminal age of tenant Table C(10.6) age 105(60+45)	0.06944782
Difference	4730.54755218
D factor for initial age of tenant Table C(10.6) age 60	1984.051
Multiplied by useful lifetime of house	45
Product	89282.295
Difference	4730.54755218
Divided by Product	89282.295
Depreciation Adjustment Factor	0.05298

The factor for valuing the present worth of the remainder interest in the house is 0.21316 less 0.05298 or 0.16018.

The present worth of the remainder interest in the house is $200,000 times 0.16018 or $32,036.

The present value of the remainder interest in the house and land is $32,036 plus $10,658 or $42,694.

If the house had a value of $5,000 at the end of 45 years, then the value of the depreciable property would have been considered to be $195,000 and the value of the non-depreciable property would have been considered to be $55,000.

TABLE C(2.2)
LIFE TABLE 80CNSMT WITH INTEREST AT 2.2 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors ($\bar{R}_x-0.5\bar{M}_x$)	(3) D-Factors (D_x)	(1) Age x	(2) R-Factors ($\bar{R}_x-0.5\bar{M}_x$)	(3) D-Factors (D_x)
0	1409279.	100000.0	55	347413.9	26693.00
1	1387813.	96614.48	56	331194.7	25882.78
2	1367015.	94446.64	57	315219.7	25078.01
3	1346291.	92353.58	58	299501.4	24278.05
4	1325621.	90320.63	59	284052.8	23482.09
5	1304991.	88340.47	60	268887.9	22688.54
6	1284396.	86407.22	61	254022.2	21896.54
7	1263830.	84518.85	62	239471.6	21105.29
8	1243292.	82674.25	63	225252.6	20314.86
9	1222778.	80873.20	64	211381.2	19526.07
10	1202283.	79113.78	65	197872.0	18740.69
11	1181806.	77395.79	66	184738.2	17959.86
12	1161343.	75715.10	67	171992.0	17183.71
13	1140897.	74067.14	68	159645.7	16412.17
14	1120474.	72445.46	69	147712.5	15643.60
15	1100084.	70848.45	70	136206.2	14877.41
16	1079737.	69276.04	71	125141.6	14112.85
17	1059442.	67728.13	72	114532.9	13351.36
18	1039208.	66206.65	73	104392.9	12594.46
19	1019040.	64714.00	74	94732.12	11844.99
20	998941.8	63249.76	75	85558.22	11105.13
21	978917.7	61813.50	76	76876.99	10376.33
22	958970.2	60406.05	77	68693.13	9658.781
23	939101.1	59027.52	78	61011.01	8952.484
24	919310.5	57679.76	79	53835.12	8256.707
25	899597.0	56362.67	80	47169.80	7572.006
26	879958.4	55076.69	81	41018.53	6899.060
27	860392.0	53821.07	82	35382.70	6240.832
28	840895.5	52593.99	83	30260.05	5601.010
29	821467.6	51394.79	84	25643.42	4984.878
30	802107.0	50222.34	85	21519.95	4397.552
31	782812.5	49076.54	86	17872.44	3841.359
32	763583.5	47955.31	87	14680.72	3318.519
33	744419.7	46858.63	88	11920.27	2834.088
34	725321.6	45784.56	89	9560.761	2392.908
35	706290.2	44732.22	90	7567.709	1996.634
36	687327.9	43699.40	91	5905.646	1643.642
37	668437.8	42685.84	92	4539.909	1332.069
38	649623.2	41690.43	93	3436.101	1061.428
39	630888.0	40712.52	94	2559.712	830.6562
40	612236.4	39751.12	95	1876.752	638.0488
41	593673.3	38805.28	96	1354.646	480.8318
42	575204.7	37873.31	97	962.9355	356.0104
43	556837.3	36954.47	98	674.2656	258.9785
44	538578.0	36048.43	99	465.1843	185.3267
45	520434.3	35154.50	100	316.2144	130.4993
46	502414.0	34271.69	101	211.7461	90.49345
47	484525.3	33399.46	102	139.5360	61.92749
48	466777.5	32536.23	103	90.29296	41.77825
49	449181.2	31680.57	104	57.18664	27.77270
50	431747.6	30831.86	105	35.23302	18.21835
51	414488.3	29990.17	106	20.82741	11.85092
52	397414.2	29156.24	107	11.46186	7.600615
53	380535.9	28329.48	108	5.417213	4.862655
54	363865.1	27508.44	109	1.522778	3.078692

TABLE C(2.4)
LIFE TABLE 80CNSMT WITH INTEREST AT 2.4 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors $(\bar{R}x-0.5\bar{M}x)$	(3) D-Factors (Dx)	(1) Age x	(2) R-Factors $(\bar{R}x-0.5\bar{M}x)$	(3) D-Factors (Dx)
0	1220733.	100000.0	55	296078.6	23971.72
1	1201832.	96425.78	56	282106.9	23198.69
2	1183599.	94078.06	57	268354.1	22433.47
3	1165440.	91813.50	58	254830.9	21675.46
4	1147333.	89617.06	59	241548.4	20923.87
5	1129268.	87481.13	60	228518.9	20177.30
6	1111236.	85399.57	61	215755.3	19434.92
7	1093234.	83370.06	62	203271.4	18696.04
8	1075258.	81391.26	63	191081.3	17960.69
9	1057306.	79462.65	64	179198.5	17229.59
10	1039374.	77582.10	65	167635.3	16504.28
11	1021458.	75749.14	66	156402.6	15785.74
12	1003557.	73959.47	67	145510.7	15074.05
13	985671.8	72208.41	68	134969.6	14369.11
14	967809.2	70489.48	69	124790.0	13669.46
15	949978.4	68800.95	70	114983.6	12974.57
16	932189.3	67142.59	71	105562.4	12283.76
17	914451.1	65514.14	72	96537.99	11598.27
18	896771.6	63917.31	73	87920.76	10919.39
19	879156.1	62354.25	74	79718.94	10249.53
20	861608.1	60824.37	75	71938.46	9590.559
21	844131.1	59327.09	76	64583.47	8943.654
22	826727.5	57863.02	77	57657.17	8308.921
23	809399.1	56432.09	78	51162.50	7686.291
24	792145.7	55035.89	79	45102.46	7075.075
25	774965.8	53674.13	80	39479.93	6475.691
26	757857.3	52347.06	81	34297.02	5888.653
27	740817.4	51053.76	82	29554.06	5316.422
28	723843.9	49792.32	83	25248.28	4762.054
29	706935.2	48561.98	84	21372.74	4229.932
30	690090.2	47361.46	85	17915.68	3724.267
31	673307.5	46190.54	86	14861.72	3246.876
32	656586.4	45047.09	87	12193.03	2799.471
33	639926.6	43930.95	88	9888.162	2386.140
34	623328.3	42840.15	89	7920.888	2010.757
35	606792.6	41773.73	90	6261.564	1674.492
36	590321.3	40729.51	91	4879.843	1375.760
37	573917.3	39707.14	92	3746.170	1112.790
38	557583.5	38705.44	93	2831.325	884.9683
39	541323.5	37723.73	94	2106.107	691.2094
40	525140.9	36760.97	95	1541.862	529.8990
41	509040.2	35816.18	96	1111.221	398.5505
42	493026.7	34887.73	97	788.6741	294.5125
43	477106.3	33974.84	98	551.3801	213.8236
44	461285.5	33077.11	99	379.8071	152.7148
45	445570.7	32193.87	100	257.7754	107.3253
46	429968.8	31324.11	101	172.3486	74.27831
47	414487.2	30467.27	102	113.4045	50.73168
48	399134.2	29621.86	103	73.27859	34.15836
49	383919.1	28786.51	104	46.34870	22.66292
50	368851.8	27960.61	105	28.52135	14.83739
51	353942.6	27144.18	106	16.84252	9.632778
52	339201.0	26337.85	107	9.261250	6.165939
53	324636.3	25541.03	108	4.374634	3.937086
54	310258.6	24752.36	109	1.229332	2.487818

TABLE C(2.6)
LIFE TABLE 80CNSMT WITH INTEREST AT 2.6 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors (R̄x-0.5M̄x)	(3) D-Factors (Dx)
0	1058742.	100000.0
1	1042061.	96237.82
2	1026046.	93711.65
3	1010105.	91277.63
4	994216.3	88920.33
5	978368.1	86631.81
6	962553.3	84405.60
7	946768.0	82239.09
8	931009.2	80130.63
9	915273.1	78079.39
10	899556.6	76082.98
11	883856.2	74140.62
12	868170.3	72247.85
13	852500.1	70399.82
14	836851.7	68589.98
15	821234.2	66816.45
16	805657.3	65078.81
17	790129.6	63376.64
18	774658.9	61711.38
19	759249.8	60084.91
20	743905.8	58496.46
21	728630.0	56945.26
22	713424.8	55431.70
23	698291.5	53955.52
24	683229.9	52518.01
25	668238.6	51118.72
26	653315.2	49757.64
27	638457.0	48433.72
28	623661.8	47144.94
29	608928.0	45890.38
30	594254.4	44668.66
31	579639.5	43479.40
32	565082.6	42320.40
33	550583.4	41191.37
34	536141.8	40090.29
35	521758.6	39016.13
36	507435.8	37966.69
37	493175.6	36941.51
38	478980.8	35939.39
39	464854.4	34959.55
40	450799.9	34000.93
41	436821.0	33062.50
42	422922.6	32142.66
43	409110.1	31240.57
44	395389.1	30355.81
45	381765.3	29487.64
46	368245.0	28635.07
47	354834.7	27797.49
48	341541.7	26973.48
49	328374.2	26161.72
50	315341.1	25361.59
51	302451.3	24573.06
52	289713.3	23796.62
53	277135.2	23031.70
54	264725.7	22277.01
55	252494.0	21532.37
56	240449.4	20797.39
57	228601.2	20072.18
58	216958.3	19356.14
59	205530.5	18648.56
60	194328.0	17948.11
61	183362.1	17254.05
62	172644.5	16565.73
63	162187.2	15883.15
64	152001.7	15206.92
65	142098.2	14538.36
66	132486.0	13878.30
67	123173.3	13226.77
68	114168.4	12583.64
69	105480.1	11947.60
70	97118.01	11318.13
71	89091.88	10694.63
72	81411.27	10078.13
73	74084.45	9469.733
74	67117.90	8871.482
75	60516.03	8284.926
76	54281.73	7711.028
77	48417.05	7149.810
78	42923.79	6601.145
79	37803.79	6064.376
80	33058.81	5539.796
81	28689.92	5027.780
82	24696.67	4530.356
83	21075.97	4050.044
84	17821.18	3590.471
85	14921.62	3155.088
86	12363.57	2745.295
87	10131.28	2362.391
88	8206.023	2009.669
89	6565.112	1690.210
90	5183.075	1404.807
91	4033.947	1151.938
92	3092.526	929.9334
93	2333.989	738.1067
94	1733.625	575.3785
95	1267.271	440.2402
96	911.9270	330.4704
97	646.2242	243.7281
98	451.0828	176.6079
99	310.2317	125.8891
100	210.2259	88.30022
101	140.3411	60.99218
102	92.20589	41.57613
103	59.49549	27.93923
104	37.58060	18.50060
105	23.09792	12.08872
106	13.62577	7.832975
107	7.486278	5.004112
108	3.534185	3.189005
109	.9928501	2.011183

TABLE C(2.8)
LIFE TABLE 80CNSMT WITH INTEREST AT 2.8 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors ($\bar{R}x$-0.5$\bar{M}x$)	(3) D-Factors (Dx)	(1) Age x	(2) R-Factors ($\bar{R}x$-0.5$\bar{M}x$)	(3) D-Factors (Dx)
0	919425.6	100000.0	55	215465.8	19345.30
1	904666.1	96050.58	56	205075.0	18648.62
2	890572.2	93347.36	57	194860.2	17963.32
3	876552.3	90745.92	58	184829.2	17288.81
4	862584.6	88230.36	59	174990.3	16624.39
5	848656.7	85792.36	60	165352.2	15968.84
6	834762.0	83425.10	61	155924.7	15321.46
7	820896.5	81125.62	62	146717.7	14681.61
8	807057.0	78891.92	63	137741.3	14049.28
9	793240.0	76722.83	64	129005.3	13424.96
10	779442.1	74615.66	65	120518.4	12809.77
11	765660.2	72569.30	66	112288.0	12204.40
12	751892.3	70579.07	67	104321.0	11608.83
13	738139.8	68639.92	68	96624.23	11022.88
14	724408.5	66745.21	69	89204.80	10445.36
15	710707.4	64892.88	70	82070.48	9875.791
16	697045.6	63082.30	71	75229.35	9313.591
17	683431.6	61312.83	72	68689.12	8759.628
18	669872.6	59585.65	73	62456.39	8214.813
19	656373.2	57902.34	74	56536.19	7680.869
20	642936.5	56261.91	75	50931.74	7159.078
21	629565.4	54663.41	76	45644.90	6650.204
22	616262.1	53106.98	77	40676.84	6154.198
23	603027.6	51592.14	78	36028.48	5670.880
24	589861.8	50119.90	79	31700.79	5199.620
25	576763.0	48689.59	80	27694.64	4740.602
26	563728.8	47300.98	81	24010.33	4294.081
27	550756.7	45952.85	82	20646.85	3861.718
28	537844.3	44643.06	83	17600.93	3445.579
29	524990.1	43370.54	84	14866.33	3048.654
30	512192.7	42133.77	85	12433.36	2673.760
31	499450.8	40932.21	86	10289.80	2321.957
32	486763.4	39763.60	87	8421.788	1994.211
33	474130.2	38627.48	88	6812.970	1693.160
34	461551.1	37521.80	89	5443.727	1421.244
35	449026.7	36445.40	90	4292.176	1178.959
36	436558.6	35396.11	91	3336.103	964.8624
37	424149.0	34373.34	92	2554.018	777.3963
38	411800.1	33375.82	93	1924.831	615.8345
39	399514.8	32402.72	94	1427.625	479.1293
40	387296.1	31452.89	95	1042.024	365.8837
41	375147.4	30525.29	96	748.6938	274.1197
42	363073.0	29618.30	97	529.7284	201.7751
43	351077.7	28731.06	98	369.1866	145.9238
44	339166.6	27863.05	99	253.5092	103.8146
45	327344.7	27013.51	100	171.5201	72.67522
46	315617.6	26181.44	101	114.3262	50.10177
47	303991.1	25366.19	102	75.00157	34.08609
48	292471.6	24566.36	103	48.32523	22.86134
49	281066.4	23780.68	104	30.48402	15.10871
50	269783.4	23008.52	105	18.71361	9.853170
51	258630.5	22249.78	106	11.02800	6.372015
52	247614.9	21504.83	107	6.054015	4.062855
53	236743.8	20773.08	108	2.856393	2.584127
54	226024.7	20053.31	109	.8021938	1.626539

TABLE C(3.0)
LIFE TABLE 80CNSMT WITH INTEREST AT 3.0 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors $(\bar{R}_x-0.5\bar{M}_x)$	(3) D-Factors (D_x)	(1) Age x	(2) R-Factors $(\bar{R}_x-0.5\bar{M}_x)$	(3) D-Factors (D_x)
0	799485.6	100000.0	55	183987.4	17383.99
1	786393.0	95864.08	56	175016.8	16725.40
2	773965.2	92985.20	57	166203.9	16079.49
3	761611.1	90218.33	58	157555.7	15445.67
4	749308.9	87547.07	59	149079.0	14823.24
5	737046.2	84962.65	60	140781.4	14211.07
6	724816.4	82457.86	61	132671.1	13608.47
7	712615.5	80029.35	62	124756.7	13014.84
8	700440.2	77674.71	63	117046.8	12430.11
9	688287.0	75392.41	64	109549.6	11854.68
10	676152.7	73179.40	65	102272.3	11289.49
11	664034.0	71034.24	66	95221.03	10735.08
12	651929.0	68951.95	67	88401.52	10191.38
13	639839.1	66927.30	68	81819.21	9658.186
14	627769.9	64953.50	69	75479.91	9134.398
15	615730.1	63028.28	70	69389.93	8619.542
16	603728.3	61150.75	71	63555.85	8113.073
17	591773.0	59320.05	72	57983.89	7615.699
18	579870.8	57537.06	73	52679.27	7128.164
19	568026.2	55803.06	74	47645.83	6651.908
20	556242.0	54116.82	75	42885.85	6187.979
21	544521.0	52477.17	76	38400.41	5736.970
22	532864.9	50884.00	77	34189.97	5298.769
23	521274.9	49336.58	78	30254.80	4873.151
24	509750.5	47835.64	79	26595.19	4459.507
25	498290.0	46380.28	80	23211.36	4057.931
26	486891.2	44970.04	81	20103.02	3668.574
27	475551.3	43603.51	82	17268.79	3292.786
28	464268.2	42278.43	83	14705.34	2932.250
29	453040.1	40993.56	84	12406.83	2589.422
30	441865.7	39747.25	85	10364.53	2266.591
31	430743.6	38538.76	86	8567.573	1964.539
32	419673.0	37365.79	87	7003.755	1683.967
33	408653.2	36227.70	88	5658.821	1426.975
34	397684.1	35122.37	89	4515.809	1195.481
35	386766.3	34048.57	90	3555.921	989.7579
36	375901.0	33004.08	91	2760.152	808.4467
37	365090.3	31988.19	92	2110.175	650.1063
38	354336.1	30999.58	93	1588.071	513.9984
39	343641.0	30037.32	94	1176.135	399.1227
40	333007.5	29100.21	95	857.1755	304.1954
41	322438.9	28187.16	96	614.9389	227.4603
42	311938.9	27296.53	97	434.4171	167.1047
43	301511.7	26427.43	98	302.2867	120.6156
44	291162.0	25579.25	99	207.2453	85.64293
45	280894.2	24751.19	100	139.9997	59.83777
46	270713.3	23942.22	101	93.17296	41.17162
47	260624.4	23151.65	102	61.03301	27.95619
48	250633.1	22378.11	103	39.26866	18.71365
49	240745.9	21620.36	104	24.73788	12.34354
50	230969.9	20877.73	105	15.16783	8.034233
51	221311.8	20150.05	106	8.929206	5.185625
52	211778.1	19437.59	107	4.897804	3.299982
53	202375.0	18739.72	108	2.309548	2.094835
54	193109.2	18055.28	109	.6484183	1.316002

TABLE C(3.2)
LIFE TABLE 80CNSMT WITH INTEREST AT 3.2 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors $(\bar{R}x-0.5\bar{M}x)$	(3) D-Factors (Dx)	(1) Age x	(2) R-Factors $(\bar{R}x-0.5\bar{M}x)$	(3) D-Factors (Dx)
0	696119.9	100000.0	55	157209.7	15624.76
1	684474.7	95678.29	56	149459.5	15003.69
2	673493.6	92625.14	57	141850.8	14396.31
3	662585.9	89694.82	58	134389.5	13802.04
4	651729.8	86870.38	59	127081.5	13220.18
5	640913.0	84142.56	60	119933.3	12649.65
6	630128.7	81503.68	61	112951.7	12089.79
7	619372.9	78949.97	62	106144.2	11540.00
8	608642.5	76478.59	63	99518.05	11000.17
9	597933.8	74087.58	64	93080.06	10470.60
10	587243.6	71773.50	65	86836.30	9952.071
11	576568.8	69534.53	66	80791.85	9445.000
12	565907.4	67365.40	67	74951.28	8949.263
13	555260.8	65260.62	68	69319.00	8464.619
14	544634.3	63213.23	69	63899.70	7990.047
15	534036.4	61220.71	70	58698.50	7525.080
16	523475.5	59281.91	71	53720.69	7069.193
17	512959.5	57395.71	72	48971.28	6622.954
18	502495.0	55562.68	73	44454.36	6186.958
19	492086.1	53783.74	74	40172.82	5762.398
20	481735.5	52057.44	75	36128.18	5350.118
21	471445.5	50382.36	76	32320.90	4950.564
22	461218.0	48758.11	77	28750.93	4563.569
23	451053.7	47183.72	78	25418.04	4188.872
24	440952.2	45659.61	79	22322.02	3825.882
25	430911.8	44184.66	80	19462.60	3474.616
26	420930.0	42758.16	81	16839.08	3135.140
27	411004.3	41378.50	82	14449.81	2808.541
28	401132.4	40043.28	83	12291.50	2496.180
29	391312.7	38751.09	84	10358.74	2200.063
30	381543.8	37500.14	85	8643.673	1922.042
31	371824.2	36289.51	86	7136.663	1662.677
32	362153.0	35116.81	87	5826.976	1422.455
33	352529.7	33981.23	88	4702.191	1203.037
34	342953.9	32880.60	89	3747.649	1005.918
35	333426.1	31813.57	90	2947.204	831.2017
36	323947.4	30777.87	91	2284.597	677.6202
37	314519.5	29772.70	92	1744.199	543.8472
38	305144.3	28796.64	93	1310.781	429.1527
39	295824.0	27848.69	94	969.3543	332.5937
40	286560.8	26927.58	95	705.4146	252.9984
41	277357.6	26032.14	96	505.2921	188.8114
42	268217.8	25160.75	97	356.4046	138.4423
43	259145.1	24312.44	98	247.6139	99.73351
44	250143.7	23486.54	99	169.4956	70.67841
45	241217.5	22682.18	100	114.3199	49.28652
46	232370.9	21898.32	101	75.96548	33.84606
47	223608.4	21134.20	102	49.68682	22.93748
48	214935.1	20388.48	103	31.92272	15.32441
49	206356.6	19659.92	104	20.08324	10.08841
50	197879.2	18947.84	105	12.29900	6.553674
51	189508.8	18251.98	106	7.232843	4.221814
52	181251.2	17572.51	107	3.964050	2.681433
53	173111.5	16908.77	108	1.868167	1.698881
54	165095.7	16259.63	109	.5243375	1.065190

TABLE C(3.4)
LIFE TABLE 80CNSMT WITH INTEREST AT 3.4 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors ($\bar{R}_x-0.5\bar{M}_x$)	(3) D-Factors (D_x)	(1) Age x	(2) R-Factors ($\bar{R}_x-0.5\bar{M}_x$)	(3) D-Factors (D_x)
0	606944.2	100000.0	55	134416.0	14046.47
1	596557.5	95493.23	56	127715.4	13462.04
2	586834.3	92267.17	57	121141.7	12892.09
3	577184.2	89175.35	58	114700.1	12336.01
4	567585.4	86200.22	59	108395.4	11793.09
5	558025.6	83331.94	60	102233.3	11262.32
6	548497.9	80562.36	61	96219.56	10743.04
7	538998.6	77887.20	62	90360.48	10234.66
8	529524.1	75303.15	63	84662.22	9737.026
9	520071.2	72807.79	64	79130.54	9250.342
10	510636.4	70397.26	65	73770.45	8775.236
11	501216.6	68069.30	66	68586.10	8312.017
12	491810.1	65818.32	67	63581.18	7860.513
13	482417.8	63638.54	68	58759.22	7420.449
14	473045.3	61522.81	69	54123.96	6990.871
15	463700.6	59468.33	70	49679.52	6571.314
16	454391.8	57473.65	71	45430.16	6161.268
17	445126.6	55537.35	72	41379.87	5761.176
18	435911.2	53659.68	73	37531.82	5371.502
19	426749.5	51841.20	74	33888.14	4993.223
20	417643.9	50080.19	75	30449.72	4627.008
21	408596.7	48374.98	76	27216.60	4273.175
22	399609.5	46724.89	77	24188.31	3931.514
23	390682.8	45128.70	78	21364.27	3601.732
24	381816.2	43586.50	79	18743.91	3283.258
25	373007.9	42096.94	80	16326.59	2976.045
26	364255.6	40659.04	81	14111.33	2680.087
27	355556.5	39271.00	82	12096.31	2396.248
28	346908.5	37930.28	83	10278.37	2125.622
29	338309.9	36635.28	84	8652.493	1869.840
30	329759.3	35384.06	85	7211.636	1630.390
31	321255.3	34175.51	86	5947.277	1407.653
32	312796.9	33007.16	87	4849.982	1201.947
33	304383.5	31878.02	88	3908.934	1014.576
34	296014.6	30785.85	89	3111.469	846.6966
35	287690.7	29729.18	90	2443.718	698.2818
36	279412.6	28705.71	91	1891.771	568.1589
37	271182.0	27714.50	92	1442.300	455.1132
38	263000.4	26754.07	93	1082.362	358.4376
39	254869.8	25823.31	94	799.2634	277.2521
40	246792.2	24920.89	95	580.7658	210.4931
41	238770.1	24045.59	96	415.3698	156.7861
42	230806.5	23195.74	97	292.5242	114.7380
43	222904.8	22370.33	98	202.9145	82.49709
44	215068.7	21568.60	99	138.6800	58.35035
45	207301.7	20789.64	100	93.38962	40.61103
46	199607.6	20032.35	101	61.96183	27.83449
47	191990.5	19295.95	102	40.46681	18.82695
48	184454.7	18579.09	103	25.96178	12.55385
49	177005.5	17880.54	104	16.31118	8.248505
50	169648.1	17199.57	105	9.976906	5.348062
51	162387.9	16535.87	106	5.861173	3.438507
52	155229.8	15889.49	107	3.209636	2.179701
53	148178.4	15259.75	108	1.511762	1.378326
54	141238.7	14645.54	109	.4241756	.8625320

TABLE C(3.6)
LIFE TABLE 80CNSMT WITH INTEREST AT 3.6 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors $(\bar{R}x-0.5\bar{M}x)$	(3) D-Factors (Dx)	(1) Age x	(2) R-Factors $(\bar{R}x-0.5\bar{M}x)$	(3) D-Factors (Dx)
0	529928.3	100000.0	55	115001.2	12630.20
1	520637.5	95308.88	56	109203.8	12081.33
2	512009.4	91911.27	57	103520.5	11547.50
3	503454.3	88659.89	58	97955.27	11028.08
4	494950.1	85536.50	59	92512.58	10522.38
5	486484.6	82530.68	60	87197.05	10029.40
6	478050.9	79633.70	61	82013.72	9548.498
7	469645.2	76840.74	62	76967.82	9079.084
8	461264.2	74147.99	63	72064.57	8620.961
9	452904.2	71552.51	64	67308.81	8174.250
10	444562.2	69049.98	65	62704.68	7739.443
11	436234.8	66637.68	66	58255.56	7316.748
12	427920.4	64309.66	67	53964.38	6905.949
13	419620.0	62059.81	68	49833.93	6506.740
14	411338.8	59880.74	69	45867.20	6118.223
15	403084.7	57769.35	70	42067.47	5739.936
16	394865.4	55723.87	71	38438.15	5371.378
17	386688.5	53742.57	72	34982.37	5012.883
18	378559.7	51825.34	73	31702.57	4664.799
19	370482.7	49972.37	74	28600.25	4327.917
20	362459.9	48181.65	75	25675.84	4002.755
21	354493.2	46451.24	76	22929.04	3689.523
22	346584.2	44780.15	77	20359.10	3387.974
23	338733.2	43166.89	78	17965.18	3097.794
24	330939.6	41611.26	79	15746.43	2818.428
25	323201.7	40111.61	80	13701.99	2549.777
26	315517.1	38666.73	81	11830.66	2291.777
27	307883.1	37274.61	82	10130.57	2045.107
28	300297.7	35932.55	83	8598.679	1810.635
29	292759.0	34638.75	84	7230.400	1589.682
30	285265.8	33391.13	85	6019.426	1383.432
31	277816.5	32188.39	86	4958.220	1192.128
32	270410.1	31027.96	87	4038.507	1015.953
33	263046.0	29908.68	88	3250.868	855.9211
34	255723.8	28828.22	89	2584.367	712.9146
35	248443.6	27785.00	90	2027.093	586.8150
36	241206.3	26776.66	91	1567.144	476.5419
37	234013.3	25802.16	92	1193.153	380.9882
38	226865.9	24859.92	93	894.1199	299.4790
39	219765.8	23948.73	94	659.2930	231.2004
40	212714.9	23067.20	95	478.3423	175.1912
41	205715.4	22214.04	96	341.5927	130.2395
42	198769.9	21387.56	97	240.1936	95.12689
43	191881.6	20586.67	98	166.3536	68.26458
44	185053.6	19810.55	99	113.5144	48.19045
45	178289.0	19058.21	100	76.32316	33.47513
46	171591.3	18328.55	101	50.56071	22.89931
47	164964.0	17620.70	102	32.97139	15.45894
48	158411.0	16933.32	103	21.12268	10.28816
49	151936.9	16265.18	104	13.25307	6.746782
50	145546.2	15615.53	105	8.096570	4.365950
51	139243.9	14983.98	106	4.751588	2.801644
52	133034.1	14370.46	107	2.599866	1.772559
53	126920.8	13774.28	108	1.223853	1.118708
54	120908.3	13194.34	109	.3432880	.6987159

TABLE C(3.8)
LIFE TABLE 80CNSMT WITH INTEREST AT 3.8 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors $(\bar{R}_x-0.5\bar{M}_x)$	(3) D-Factors (D_x)	(1) Age x	(2) R-Factors $(\bar{R}_x-0.5\bar{M}_x)$	(3) D-Factors (D_x)
0	463342.3	100000.0	55	98453.69	11359.06
1	455007.1	95125.24	56	93434.29	10844.49
2	447333.8	91557.43	57	88517.22	10345.34
3	439733.2	88148.39	58	83706.03	9860.962
4	432183.3	84879.17	59	79004.36	9390.650
5	424671.8	81738.64	60	74416.17	8933.448
6	417191.9	78717.50	61	69945.74	8488.708
7	409739.5	75810.33	62	65597.49	8055.842
8	402311.5	73012.73	63	61375.80	7634.612
9	394904.3	70321.24	64	57284.74	7225.063
10	387514.6	67731.01	65	53327.70	6827.565
11	380139.5	65238.85	66	49507.40	6442.236
12	372776.9	62838.39	67	45826.17	6068.820
13	365428.0	60523.17	68	42286.18	5706.986
14	358097.9	58285.53	69	38889.80	5355.883
15	350794.1	56122.05	70	35639.61	5015.049
16	343524.2	54030.59	71	32538.31	4683.993
17	336295.3	52009.10	72	29588.34	4362.952
18	329113.0	50057.06	73	26791.54	4052.176
19	321980.8	48174.32	74	24148.90	3752.293
20	314900.8	46358.54	75	21660.53	3463.691
21	307874.8	44607.48	76	19325.85	3186.492
22	300904.0	42919.87	77	17143.91	2920.418
23	293989.0	41293.91	78	15113.70	2665.139
24	287128.9	39729.08	79	13234.21	2420.119
25	280322.0	38223.47	80	11504.39	2185.216
26	273565.8	36775.62	81	9922.939	1960.319
27	266857.8	35383.27	82	8487.966	1745.955
28	260195.9	34043.59	83	7196.588	1542.803
29	253578.3	32754.57	84	6044.626	1351.923
30	247003.7	31513.97	85	5026.447	1174.254
31	240470.5	30320.32	86	4135.396	1009.926
32	233977.8	29170.91	87	3364.219	859.0183
33	227524.8	28064.45	88	2704.720	722.3124
34	221111.0	26998.49	89	2147.457	600.4700
35	214736.7	25971.34	90	1682.199	493.3071
36	208402.5	24980.60	91	1298.763	399.8339
37	202109.5	24025.08	92	987.4552	319.0454
38	195859.0	23103.14	93	738.9233	250.3052
39	189652.6	22213.46	94	544.0605	192.8654
40	183491.7	21354.58	95	394.1456	145.8614
41	177378.4	20525.13	96	281.0364	108.2264
42	171315.1	19723.41	97	197.3065	78.89624
43	165304.4	18948.26	98	136.4369	56.50811
44	159349.2	18198.78	99	92.95402	39.81427
45	153452.3	17473.92	100	62.40142	27.60339
46	147616.8	16772.53	101	41.27454	18.84625
47	141845.6	16093.70	102	26.87542	12.69828
48	136142.4	15436.09	103	17.19266	8.434613
49	130511.0	14798.46	104	10.77275	5.520603
50	124955.6	14180.02	105	6.573318	3.565586
51	119480.3	13580.31	106	3.853637	2.283639
52	114088.9	12999.17	107	2.106802	1.442042
53	108784.8	12435.87	108	.9911804	.9083558
54	103571.8	11889.33	109	.2779388	.5662424

TABLE C(4.0)
LIFE TABLE 80CNSMT WITH INTEREST AT 4.0 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors $(\bar{R}x-0.5\bar{M}x)$	(3) D-Factors (Dx)	(1) Age x	(2) R-Factors $(\bar{R}x-0.5\bar{M}x)$	(3) D-Factors (Dx)
0	405710.6	100000.0	55	84341.11	10217.93
1	398209.8	94942.31	56	79992.20	9736.304
2	391370.2	91205.62	57	75735.17	9270.298
3	384603.0	87640.82	58	71573.02	8819.259
4	377886.2	84228.13	59	67508.82	8382.479
5	371207.5	80955.71	60	63545.92	7959.027
6	364560.1	77813.58	61	59687.92	7548.253
7	357940.1	74795.67	62	55938.58	7149.569
8	351343.9	71896.99	63	52301.56	6762.696
9	344768.3	69113.46	64	48780.24	6387.612
10	338209.9	66439.71	65	45377.42	6024.580
11	331665.7	63871.99	66	42095.26	5673.638
12	325133.9	61403.51	67	38935.57	5334.494
13	318615.5	59027.42	68	35900.04	5006.794
14	312115.3	56735.77	69	32990.50	4689.732
15	305640.8	54524.75	70	30208.96	4382.846
16	299199.2	52391.88	71	27557.55	4085.651
17	292797.3	50334.71	72	25038.14	3798.302
18	286440.6	48352.36	73	22652.07	3520.962
19	280132.2	46444.24	74	20399.97	3254.121
20	273874.1	44607.72	75	18281.65	2998.059
21	267668.0	42840.25	76	16296.36	2752.820
22	261515.1	41140.23	77	14443.03	2518.107
23	255415.5	39505.57	78	12720.53	2293.575
24	249368.4	37935.41	79	11127.74	2078.710
25	243372.1	36427.59	80	9663.512	1873.335
26	237424.2	34980.36	81	8326.476	1677.305
27	231522.2	33591.27	82	7114.775	1491.015
28	225663.8	32257.28	83	6025.706	1314.993
29	219847.5	30976.21	84	5055.471	1150.083
30	214071.8	29745.66	85	4199.049	997.0188
31	208335.2	28563.95	86	3450.573	855.8444
32	202636.7	27428.27	87	2803.687	726.5603
33	196975.6	26337.16	88	2251.264	609.7592
34	191351.4	25288.09	89	1785.151	505.9278
35	185764.0	24279.23	90	1396.564	414.8381
36	180214.2	23308.13	91	1076.789	335.5869
37	174702.8	22373.47	92	817.5570	267.2648
38	169231.0	21473.53	93	610.9172	209.2778
39	163800.1	20606.90	94	449.1540	160.9428
40	158411.6	19772.05	95	324.9033	121.4847
41	153067.0	18967.52	96	231.3109	89.96605
42	147768.6	18191.59	97	162.1441	65.45844
43	142518.8	17443.03	98	111.9467	46.79336
44	137320.1	16720.87	99	76.14917	32.90608
45	132175.0	16024.00	100	51.04017	22.77005
46	127086.1	15351.23	101	33.70782	15.51638
47	122056.1	14701.60	102	21.91556	10.43456
48	117088.2	14073.75	103	13.99961	6.917650
49	112185.7	13466.46	104	8.760221	4.519017
50	107352.5	12878.86	105	5.338828	2.913080
51	102592.0	12310.46	106	3.126657	1.862143
52	97907.53	11761.00	107	1.707943	1.173619
53	93302.06	11229.72	108	.8030695	.7378525
54	88778.81	10715.54	109	.2251214	.4590711

TABLE C(4.2)
LIFE TABLE 80CNSMT WITH INTEREST AT 4.2 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors ($\bar{R}_x-0.5\bar{M}_x$)	(3) D-Factors (D_x)	(1) Age x	(2) R-Factors ($\bar{R}_x-0.5\bar{M}_x$)	(3) D-Factors (D_x)
0	355773.8	100000.0	55	72297.47	9193.316
1	349002.6	94760.08	56	68526.85	8743.169
2	342891.9	90855.84	57	64838.75	8308.719
3	336853.4	87137.14	58	61235.67	7889.293
4	330865.0	83583.33	59	57720.22	7484.178
5	324914.4	80181.76	60	54295.22	7092.465
6	318994.9	76921.74	61	50963.70	6713.504
7	313102.2	73796.51	62	47728.81	6346.705
8	307233.3	70800.40	63	44593.64	5991.754
9	301384.5	67928.68	64	41560.99	5648.567
10	295552.7	65175.43	65	38633.11	5317.311
11	289734.8	62536.32	66	35811.73	4997.957
12	283929.1	60004.06	67	33098.24	4690.183
13	278136.4	57571.41	68	30493.92	4393.614
14	272361.5	55230.08	69	28000.15	4107.484
15	266611.6	52975.86	70	25618.51	3831.330
16	260893.6	50805.87	71	23350.61	3564.678
17	255214.2	48717.29	72	21197.88	3307.609
18	249578.5	46708.81	73	19161.27	3060.213
19	243989.5	44779.43	74	17241.10	2822.862
20	238449.0	42926.20	75	15436.99	2595.743
21	232958.5	41146.23	76	13748.05	2378.839
22	227519.0	39437.59	77	12173.15	2171.835
23	222130.7	37797.90	78	10711.09	1974.383
24	216792.7	36225.94	79	9360.697	1785.985
25	211503.1	34719.30	80	8120.757	1606.442
26	206259.7	33275.95	81	6989.894	1435.579
27	201059.9	31893.20	82	5966.307	1273.688
28	195901.6	30567.86	83	5047.480	1121.166
29	190783.1	29297.55	84	4229.975	978.6815
30	185703.0	28079.68	85	3509.326	846.8004
31	180659.9	26912.40	86	2880.363	725.5012
32	175652.6	25792.79	87	2337.522	614.7247
33	170680.5	24719.20	88	1874.609	514.9119
34	165743.0	23689.02	89	1484.586	426.4114
35	160840.1	22700.30	90	1159.908	348.9671
36	155972.2	21750.53	91	893.1209	281.7581
37	151140.3	20838.26	92	677.1694	223.9643
38	146345.2	19961.68	93	505.2938	175.0354
39	141588.1	19119.30	94	370.9557	134.3507
40	136870.3	18309.50	95	267.9355	101.2175
41	132193.3	17530.77	96	190.4620	74.81319
42	127558.9	16781.34	97	133.3029	54.32889
43	122969.3	16059.93	98	91.89030	38.76279
44	118426.8	15365.48	99	62.40812	27.20650
45	113933.5	14696.84	100	41.76464	18.78996
46	109491.7	14052.76	101	27.53961	12.77962
47	105104.0	13432.25	102	17.87838	8.577634
48	100772.9	12833.93	103	11.40425	5.675675
49	96501.54	12256.56	104	7.126576	3.700569
50	92293.13	11699.26	105	4.337946	2.380908
51	88150.85	11161.46	106	2.537851	1.519038
52	84077.47	10642.82	107	1.385158	.9555396
53	80[illegible]5.60	10142.55	108	.6509231	.5995930
54	7614[illegible]97	9659.564	109	.1824150	.3723339

TABLE C(4.4)
LIFE TABLE 80CNSMT WITH INTEREST AT 4.4 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors ($\bar{R}_x-0.5\bar{M}_x$)	(3) D-Factors (D_x)
0	312455.7	100000.0
1	306323.5	94578.54
2	300851.2	90508.07
3	295450.7	86637.31
4	290100.0	82944.68
5	284786.9	79416.67
6	279504.5	76041.81
7	274248.8	72812.57
8	269016.4	69722.58
9	263803.9	66766.43
10	258608.0	63937.57
11	253425.8	61231.05
12	248255.5	58639.10
13	243098.0	56154.01
14	237957.8	53767.12
15	232841.9	51473.81
16	227757.1	49270.78
17	222709.6	47154.79
18	217704.5	45124.12
19	212744.4	43177.33
20	207831.2	41311.10
21	202966.0	39522.25
22	198149.9	37808.48
23	193382.8	36167.10
24	188663.9	34596.57
25	183991.2	33094.17
26	179362.5	31657.61
27	174775.3	30283.99
28	170227.5	28969.92
29	165717.5	27712.82
30	161243.8	26509.95
31	156804.9	25359.24
32	152399.9	24257.69
33	148028.0	23203.46
34	143688.5	22193.85
35	139381.4	21226.79
36	135107.1	20299.70
37	130866.3	19411.03
38	126659.9	18558.87
39	122488.7	17741.63
40	118354.1	16957.63
41	114257.2	16205.30
42	110199.7	15482.82
43	106183.6	14788.84
44	102210.8	14122.25
45	98283.19	13481.83
46	94402.92	12866.31
47	90572.08	12274.62
48	86793.03	11705.40
49	83068.43	11157.39
50	79401.15	10629.66
51	75793.95	10121.60
52	72249.24	9632.790
53	68769.25	9162.408
54	65356.33	8709.383
55	62012.94	8273.119
56	58741.45	7852.956
57	55544.06	7448.445
58	52422.91	7058.897
59	49380.15	6683.594
60	46418.17	6321.650
61	43539.51	5972.411
62	40746.82	5635.286
63	38042.67	5309.931
64	35429.36	4996.206
65	32908.74	4694.198
66	30482.13	4403.815
67	28150.60	4124.711
68	25915.07	3856.496
69	23776.57	3598.438
70	21736.31	3350.079
71	19795.50	3110.949
72	17955.21	2881.071
73	16216.07	2660.472
74	14578.16	2449.424
75	13040.95	2248.036
76	11603.49	2056.240
77	10264.62	1873.712
78	9023.089	1700.100
79	7877.714	1534.929
80	6827.271	1377.979
81	5870.395	1229.057
82	5005.366	1088.366
83	4229.857	956.2012
84	3540.765	833.0823
85	2934.124	719.4403
86	2405.383	615.2039
87	1949.674	520.2700
88	1561.616	434.9590
89	1235.135	359.5103
90	963.7504	293.6529
91	741.0847	236.6429
92	561.1184	187.7427
93	418.1030	146.4459
94	306.4972	112.1912
95	221.0468	84.36098
96	156.8912	62.23452
97	109.6368	45.10776
98	75.45814	32.12200
99	51.16762	22.50233
100	34.18876	15.51129
101	22.50935	10.52949
102	14.59088	7.053814
103	9.293833	4.658447
104	5.799941	3.031513
105	3.526134	1.946707
106	2.060763	1.239636
107	1.123831	.7782896
108	.5278151	.4874346
109	.1478700	.3021062

TABLE C(4.6)
LIFE TABLE 80CNSMT WITH INTEREST AT 4.6 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors $(\bar{R}_x - 0.5\bar{M}_x)$	(3) D-Factors (D_x)	(1) Age x	(2) R-Factors $(\bar{R}_x - 0.5\bar{M}_x)$	(3) D-Factors (D_x)
0	274836.3	100000.0	55	53225.03	7446.532
1	269264.6	94397.71	56	50384.63	7054.834
2	264352.0	90162.29	57	47610.81	6678.640
3	259511.0	86141.29	58	44905.34	6317.250
4	254719.6	82312.12	59	42270.04	5969.942
5	249965.4	78660.33	60	39706.88	5635.848
6	245241.6	75173.59	61	37218.01	5314.316
7	240544.3	71843.59	62	34805.63	5004.751
8	235869.9	68663.19	63	32471.88	4706.783
9	231215.1	65626.24	64	30218.66	4420.226
10	226576.7	62725.52	65	28047.45	4145.093
11	221951.7	59955.45	66	25959.25	3881.243
12	217338.4	57307.71	67	23954.84	3628.308
13	212737.5	54774.11	68	22034.89	3385.886
14	208153.5	52345.59	69	20200.13	3153.278
15	203593.2	50017.10	70	18451.45	2930.030
16	199063.1	47784.87	71	16789.76	2715.681
17	194569.3	45645.26	72	15215.82	2510.202
18	190116.3	43596.08	73	13730.01	2313.567
19	185707.0	41635.45	74	12332.22	2125.966
20	181342.7	39759.70	75	11021.85	1947.441
21	177024.9	37965.29	76	9797.891	1777.885
22	172754.0	36249.59	77	8659.170	1616.969
23	168530.2	34609.59	78	7604.462	1464.340
24	164352.5	33043.38	79	6632.574	1319.546
25	160218.9	31548.00	80	5742.300	1182.355
26	156127.3	30120.86	81	4932.312	1052.558
27	152075.1	28758.82	82	4200.983	930.2888
28	148060.4	27458.32	83	3546.175	815.7571
29	144081.5	26216.59	84	2965.095	709.3626
30	140136.9	25030.71	85	2454.224	611.4261
31	136225.3	23898.44	86	2009.560	521.8397
32	132345.5	22816.63	87	1626.849	440.4693
33	128496.8	21783.29	88	1301.417	367.5394
34	124678.7	20795.64	89	1028.019	303.2046
35	120890.8	19851.48	90	801.0931	247.1881
36	117133.7	18948.16	91	615.1805	198.8179
37	113407.8	18084.01	92	465.1453	157.4324
38	109713.9	17257.04	93	346.0984	122.5680
39	106052.9	16465.59	94	253.3425	93.71890
40	102425.7	15707.89	95	182.4380	70.33621
41	98833.43	14982.30	96	129.2903	51.78900
42	95277.65	14286.97	97	90.20907	37.46504
43	91760.04	13620.50	98	61.98976	26.62848
44	88282.32	12981.70	99	41.96883	18.61830
45	84846.18	12369.31	100	27.99855	12.80942
46	81453.44	11782.01	101	18.40540	8.678756
47	78105.97	11218.70	102	11.91275	5.802873
48	74805.82	10677.99	103	7.577040	3.824979
49	71555.35	10158.61	104	4.722178	2.484369
50	68357.07	9659.625	105	2.867405	1.592305
51	65213.39	9180.338	106	1.674037	1.012018
52	62126.38	8720.280	107	.9121737	.6341680
53	59097.96	8278.598	108	.4281627	.3964133
54	56130.14	7854.226	109	.1199152	.2452225

TABLE C(4.8)
LIFE TABLE 80CNSMT WITH INTEREST AT 4.8 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors ($\bar{R}x-0.5\bar{M}x$)	(3) D-Factors (Dx)
0	242128.2	100000.0
1	237048.7	94217.56
2	232627.8	89818.48
3	228278.2	85649.06
4	223977.9	81685.58
5	219714.5	77912.61
6	215481.3	74316.92
7	211274.2	70889.33
8	207089.7	67621.87
9	202924.6	64507.64
10	198775.6	61538.70
11	194639.7	58708.79
12	190515.2	56009.01
13	186402.9	53430.66
14	182307.2	50964.26
15	178234.4	48604.28
16	174191.0	46346.49
17	170182.8	44186.80
.18	166214.1	42122.55
19	162287.6	40151.42
20	158404.5	38269.35
21	154566.1	36472.47
22	150772.9	34757.77
23	147024.8	33121.93
24	143320.7	31562.70
25	139658.9	30076.82
26	136037.1	28661.43
27	132452.8	27313.16
28	128904.1	26028.27
29	125389.3	24803.78
30	121907.0	23636.62
31	118455.8	22524.33
32	115034.6	21463.69
33	111642.7	20452.52
34	108279.5	19487.94
35	104944.6	18567.65
36	101638.5	17688.93
37	98361.55	16849.99
38	95114.42	16048.77
39	91897.84	15283.50
40	88712.66	14552.37
41	85559.89	13853.67
42	82440.81	13185.51
43	79356.97	12546.44
44	76309.87	11935.19
45	73301.00	11350.46
46	70331.95	10790.90
47	67404.37	10255.37
48	64520.04	9742.461
49	61681.04	9250.902
50	58889.57	8779.714
51	56147.72	8328.162
52	53457.29	7895.713
53	50819.90	7481.490
54	48237.28	7084.433
55	45711.22	6703.879
56	43243.42	6339.125
57	40835.45	5989.643
58	38488.77	5654.724
59	36204.90	5333.642
60	33985.49	5025.548
61	31832.33	4729.790
62	29747.24	4445.774
63	27732.00	4173.106
64	25788.17	3911.562
65	23916.89	3661.090
66	22118.95	3421.506
67	20394.87	3192.427
68	18745.10	2973.443
69	17170.15	2763.885
70	15670.65	2563.304
71	14247.25	2371.249
72	12900.48	2187.649
73	11630.50	2012.433
74	10437.11	1845.721
75	9319.599	1687.503
76	8276.974	1537.638
77	7308.070	1395.798
78	6411.691	1261.634
79	5586.669	1134.714
80	4831.831	1014.799
81	4145.903	901.6720
82	3527.361	795.4095
83	2974.248	696.1523
84	2484.056	604.2018
85	2053.667	519.7903
86	1679.566	442.7837
87	1358.035	373.0273
88	1085.015	310.6700
89	855.9825	255.8006
90	666.1592	208.1439
91	510.8737	167.0945
92	385.7438	132.0599
93	286.6104	102.6182
94	209.4912	78.31500
95	150.6338	58.66338
96	106.5883	43.11179
97	74.25414	31.12828
98	50.94605	22.08237
99	34.43778	15.41025
100	22.93846	10.58204
101	15.05582	7.155963
102	9.730127	4.775557
103	6.179883	3.141814
104	3.846242	2.036751
105	2.332675	1.302922
106	1.360431	.8265155
107	.7406762	.5169367
108	.3474642	.3225163
109	.09728431	.1991288

TABLE C(5.0)
LIFE TABLE 80CNSMT WITH INTEREST AT 5.0 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors ($\bar{R}x-0.5\bar{M}x$)	(3) D-Factors (Dx)	(1) Age x	(2) R-Factors ($\bar{R}x-0.5\bar{M}x$)	(3) D-Factors (Dx)
0	213656.7	100000.0	55	39282.75	6036.501
1	209010.5	94038.10	56	37137.22	5697.186
2	205022.0	89476.64	57	35045.45	5372.841
3	201104.6	85160.57	58	33008.68	5062.750
4	197236.2	81064.99	59	31028.13	4766.185
5	193404.6	77173.41	60	29105.19	4482.315
6	189602.8	73471.62	61	27241.33	4210.492
7	185826.7	69949.52	62	25438.07	3950.120
8	182073.1	66598.29	63	23696.88	3700.790
9	178338.5	63410.18	64	22019.00	3462.240
10	174619.7	60376.53	65	20405.36	3234.368
11	170913.9	57490.35	66	18856.50	3016.951
12	167219.1	54742.13	67	17372.77	2809.596
13	163536.3	52122.63	68	15954.45	2611.888
14	159869.6	49621.92	69	14601.84	2423.186
15	156225.3	47233.95	70	13315.39	2243.050
16	152609.6	44954.03	71	12095.53	2071.038
17	149027.9	42777.58	72	10942.60	1907.043
18	145484.6	40701.49	73	9856.617	1750.960
19	141981.9	38722.96	74	8837.262	1602.849
20	138521.3	36837.55	75	7883.813	1462.660
21	135103.5	35041.03	76	6995.271	1330.225
22	131729.2	33330.02	77	6170.509	1205.217
23	128398.2	31700.88	78	5408.370	1087.297
24	125109.3	30151.00	79	4707.730	976.0521
25	121860.7	28676.85	80	4067.463	871.2418
26	118650.3	27275.29	81	3486.360	772.6437
27	115475.6	25942.72	82	2963.002	680.2889
28	112334.7	24675.21	83	2495.605	594.2632
29	109226.0	23469.59	84	2081.922	514.7883
30	106148.0	22322.60	85	1719.195	442.0249
31	103099.4	21231.64	86	1404.337	375.8221
32	100079.1	20193.32	87	1134.102	316.0117
33	97086.38	19205.35	88	904.9655	262.6842
34	94120.51	18264.73	89	713.0251	215.8779
35	91181.28	17369.06	90	554.1774	175.3244
36	88268.88	16515.54	91	424.4241	140.4794
37	85383.76	15702.29	92	320.0255	110.8137
38	82526.41	14927.15	93	237.4432	85.94466
39	79697.48	14188.30	94	173.3001	65.46534
40	76897.71	13483.83	95	124.4243	48.94469
41	74127.96	12811.98	96	87.90814	35.90100
42	71389.38	12170.83	97	61.14583	25.87245
43	68683.31	11558.88	98	41.88677	18.31893
44	66011.10	10974.80	99	28.26958	12.75957
45	63374.04	10417.24	100	18.80049	8.745163
46	60773.53	9884.826	101	12.32081	5.902533
47	58211.00	9376.365	102	7.950615	3.931573
48	55688.02	8890.453	103	5.042386	2.581634
49	53206.40	8425.803	104	3.134048	1.670414
50	50768.07	7981.408	105	1.898426	1.066539
51	48374.85	7556.494	106	1.106018	.6752759
52	46028.29	7150.468	107	.6016624	.4215408
53	43729.76	6762.437	108	.2820881	.2624979
54	41480.74	6391.344	109	.07895596	.1617634

TABLE C(5.2)
LIFE TABLE 80CNSMT WITH INTEREST AT 5.2 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors $(\bar{R}_x-0.5\bar{M}_x)$	(3) D-Factors (D_x)	(1) Age x	(2) R-Factors $(\bar{R}_x-0.5\bar{M}_x)$	(3) D-Factors (D_x)
0	188843.7	100000.0	55	33779.41	5436.646
1	184579.2	93859.32	56	31912.80	5121.294
2	180971.8	89136.75	57	30094.53	4820.553
3	177435.2	84675.78	58	28325.59	4533.701
4	173947.4	80450.28	59	26607.01	4260.012
5	170496.0	76442.61	60	24939.91	3998.674
6	167074.1	72637.52	61	23325.52	3749.039
7	163677.8	69023.93	62	21765.10	3510.516
8	160303.6	65592.10	63	20259.83	3282.681
9	156948.1	62333.43	64	18810.73	3065.243
10	153608.1	59238.45	65	17418.50	2858.056
11	150280.9	56299.44	66	16083.51	2660.867
12	146964.5	53506.24	67	14805.97	2473.275
13	143659.8	50849.02	68	13586.00	2294.862
14	140370.8	48317.38	69	12423.78	2125.017
15	137103.6	45904.76	70	11319.57	1963.307
16	133864.2	43605.93	71	10273.66	1809.301
17	130657.8	41415.86	72	9286.206	1662.864
18	127488.5	39330.95	73	8357.138	1523.864
19	124358.6	37347.90	74	7486.057	1392.311
20	121269.1	35461.90	75	6672.225	1268.120
21	118220.9	33668.33	76	5914.670	1151.106
22	115214.5	31963.47	77	5212.308	1040.949
23	112249.6	30343.32	78	4564.036	937.3153
24	109325.0	28804.95	79	3968.781	839.8161
25	106439.0	27344.53	80	3425.474	748.2099
26	103589.4	25958.64	81	2932.978	662.2738
27	100773.7	24643.45	82	2489.979	582.0031
28	97990.16	23394.86	83	2094.860	507.4395
29	95237.09	22209.49	84	1745.608	438.7404
30	92513.12	21083.93	85	1439.787	376.0099
31	89816.92	20015.38	86	1174.689	319.0864
32	87147.42	19000.35	87	947.4787	267.7952
33	84503.81	18036.40	88	755.0992	222.1811
34	81885.45	17120.42	89	594.1827	182.2447
35	79292.06	16249.91	90	461.2054	147.7279
36	76723.78	15422.01	91	352.7453	118.1426
37	74180.96	14634.73	92	265.6102	93.01671
38	71664.04	13885.84	93	196.7895	72.00454
39	69173.55	13173.44	94	143.4189	54.74267
40	66710.13	12495.56	95	102.8165	40.85015
41	64274.54	11850.38	96	72.53095	29.90668
42	61867.77	11235.95	97	50.37187	21.51161
43	59491.02	10650.71	98	34.45232	15.20229
44	57145.47	10093.30	99	23.21555	10.56863
45	54832.24	9562.312	100	15.41520	7.229760
46	52552.57	9056.341	101	10.08670	4.870437
47	50307.69	8574.164	102	6.499170	3.237944
48	48098.98	8114.369	103	4.115917	2.122127
49	45928.02	7675.659	104	2.554752	1.370485
50	43796.50	7257.006	105	1.545635	.8733742
51	41705.99	6857.595	106	.8995407	.5519231
52	39657.82	6476.786	107	.4889340	.3438828
53	37653.16	6113.668	108	.2291038	.2137324
54	35693.26	5767.192	109	.06410618	.1314614

TABLE C(5.4)
LIFE TABLE 80CNSMT WITH INTEREST AT 5.4 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors ($\bar{R}x-0.5\bar{M}x$)	(3) D-Factors (Dx)	(1) Age x	(2) R-Factors ($\bar{R}x-0.5\bar{M}x$)	(3) D-Factors (Dx)
0	167192.9	100000.0	55	29065.12	4897.372
1	163265.4	93681.21	56	27440.09	4604.547
2	159994.3	88798.79	57	25858.52	4325.927
3	156793.8	84194.67	58	24321.23	4060.788
4	153641.7	79841.39	59	22829.04	3808.408
5	150525.8	75720.09	60	21382.87	3567.991
6	147439.1	71814.44	61	19983.74	3338.896
7	144377.7	68112.30	62	18632.67	3120.535
8	141338.2	64602.98	63	17330.63	2912.472
9	138317.0	61276.95	64	16078.42	2714.396
10	135311.2	58123.93	65	14876.58	2526.121
11	132317.8	55135.39	66	13725.33	2347.371
12	129335.0	52300.51	67	12624.76	2177.740
13	126363.7	49608.87	68	11574.88	2016.811
14	123407.7	47049.52	69	10575.76	1864.002
15	120472.9	44615.38	70	9627.522	1718.886
16	117565.1	42300.70	71	8730.323	1581.048
17	114689.4	40099.96	72	7884.213	1450.327
18	111849.6	38009.03	73	7089.026	1326.571
19	109047.8	36024.14	74	6344.321	1209.750
20	106285.0	34140.08	75	5649.360	1099.752
21	103562.0	32351.86	76	5003.205	996.3806
22	100879.1	30655.38	77	4404.827	899.3200
23	98236.04	29046.32	78	3853.180	808.2501
24	95631.61	27521.39	79	3347.253	722.8021
25	93063.99	26076.46	80	2886.036	642.7377
26	90531.04	24707.87	81	2468.469	567.8361
27	88030.47	23411.54	82	2093.344	498.0648
28	85560.39	22183.19	83	1759.194	433.4310
29	83119.22	21019.26	84	1464.224	374.0404
30	80705.59	19916.15	85	1206.282	319.9523
31	78318.19	18870.91	86	982.9937	271.0001
32	75955.97	17879.93	87	791.8857	227.0069
33	73618.11	16940.61	88	630.3053	187.9829
34	71303.97	16049.77	89	495.3471	153.9010
35	69013.24	15204.79	90	383.9849	124.5157
36	66746.00	14402.76	91	293.2893	99.39012
37	64502.54	13641.57	92	220.5356	78.10392
38	62283.23	12918.95	93	163.1616	60.34578
39	60088.50	12232.89	94	118.7375	45.79184
40	57918.91	11581.39	95	84.99515	34.10601
41	55775.11	10962.57	96	59.86758	24.92187
42	53657.98	10374.45	97	41.51295	17.89206
43	51568.57	9815.428	98	28.34879	12.62036
44	49507.90	9284.079	99	19.07274	8.757019
45	47476.97	8778.973	100	12.64456	5.979113
46	45476.84	8298.674	101	8.261015	4.020276
47	43508.60	7841.928	102	5.314829	2.667673
48	41573.44	7407.317	103	3.361019	1.745057
49	39672.74	6993.539	104	2.083365	1.124832
50	37807.98	6599.544	105	1.258905	.7154658
51	35980.51	6224.485	106	.7319005	.4512760
52	34191.47	5867.678	107	.3974842	.2806398
53	32441.85	5528.199	108	.1861454	.1740942
54	30732.71	5205.007	109	.05206995	.1068778

TABLE C(5.6)
LIFE TABLE 80CNSMT WITH INTEREST AT 5.6 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors $(\bar{R}x-0.5\bar{M}x)$	(3) D-Factors (Dx)	(1) Age x	(2) R-Factors $(\bar{R}x-0.5\bar{M}x)$	(3) D-Factors (Dx)
0	148278.3	100000.0	55	25024.24	4412.464
1	144648.8	93503.79	56	23608.59	4140.776
2	141674.9	88462.75	57	22232.02	3882.851
3	138771.4	83717.20	58	20895.19	3637.965
4	135916.0	79238.25	59	19598.77	3405.402
5	133096.6	75005.76	60	18343.51	3184.383
6	130306.2	71002.22	61	17130.22	2974.275
7	127540.7	67214.41	62	15959.75	2774.495
8	124796.8	63630.61	63	14832.87	2584.600
9	122071.0	60240.34	64	13750.22	2404.260
10	119360.3	57032.44	65	12712.17	2233.259
11	116661.7	53997.56	66	11718.86	2071.302
12	113973.7	51124.17	67	10770.26	1917.982
13	111296.7	48401.22	68	9866.314	1772.884
14	108634.7	45817.23	69	9006.984	1635.453
15	105993.4	43364.57	70	8192.301	1505.274
16	103378.3	41036.91	71	7422.315	1381.943
17	100794.3	38828.24	72	6696.985	1265.283
18	98245.11	36733.91	73	6016.083	1155.125
19	95732.65	34749.68	74	5379.139	1051.407
20	93257.81	32869.90	75	4785.429	953.9966
21	90821.31	31089.22	76	4234.059	862.6883
22	88423.35	29403.16	77	3724.057	777.1764
23	86063.54	27807.06	78	3254.440	697.1525
24	83740.74	26297.29	79	2824.260	622.2689
25	81453.12	24869.44	80	2432.574	552.2925
26	79198.57	23519.56	81	2078.396	487.0069
27	76974.84	22243.38	82	1760.620	426.3582
28	74780.08	21036.40	83	1477.921	370.3271
29	72612.74	19894.89	84	1228.700	318.9779
30	70471.46	18815.09	85	1011.058	272.3354
31	68354.97	17793.86	86	822.9135	230.2316
32	66262.23	16827.51	87	662.1102	192.4914
33	64192.40	15913.29	88	526.3467	159.0990
34	62144.86	15047.91	89	413.1167	130.0071
35	60119.27	14228.68	90	319.8210	104.9848
36	58115.67	13452.61	91	243.9519	83.64159
37	56134.28	12717.51	92	183.1831	65.60373
38	54175.39	12021.02	93	135.3340	50.59170
39	52239.38	11361.09	94	98.34271	38.31750
40	50326.72	10735.65	95	70.29083	28.48503
41	48437.97	10142.78	96	49.43487	20.77510
42	46573.89	9580.460	97	34.22573	14.88674
43	44735.41	9047.051	98	23.33588	10.48063
44	42923.42	8541.090	99	15.67548	7.258533
45	41138.80	8061.111	100	10.37605	4.946591
46	39382.45	7605.654	101	6.768486	3.319723
47	37655.33	7173.439	102	4.348047	2.198645
48	35958.47	6763.043	103	2.745671	1.435519
49	34293.07	6373.162	104	1.699632	.9235571
50	32660.42	6002.727	105	1.025773	.5863293
51	31061.70	5650.863	106	.5957379	.3691234
52	29497.86	5316.849	107	.3232669	.2291160
53	27969.75	4999.751	108	.1513016	.1418623
54	26478.24	4698.538	109	.04231030	.08692543

TABLE C(5.8)

LIFE TABLE 80CNSMT WITH INTEREST AT 5.8 PERCENT COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors $(\bar{R}x-0.5\bar{M}x)$	(3) D-Factors (Dx)	(1) Age x	(2) R-Factors $(\bar{R}x-0.5\bar{M}x)$	(3) D-Factors (Dx)
0	131733.5	100000.0	55	21558.44	3976.354
1	128367.9	93327.03	56	20324.38	3724.463
2	125657.2	88126.62	57	19125.47	3485.868
3	123016.7	83243.33	58	17962.24	3259.846
4	120424.1	78640.79	59	16835.22	3045.686
5	117867.1	74299.49	60	15745.01	2842.630
6	115338.8	70200.70	61	14692.28	2650.052
7	112835.2	66330.03	62	13677.68	2467.377
8	110352.9	62674.68	63	12701.86	2294.157
9	107888.4	59223.17	64	11765.30	2130.049
10	105438.8	55963.44	65	10868.25	1974.810
11	103001.1	52885.29	66	10010.76	1828.134
12	100573.7	49976.43	67	9192.748	1689.613
13	98157.12	47225.17	68	8414.064	1558.840
14	95755.16	44619.47	69	7674.611	1435.282
15	93373.33	42151.09	70	6974.342	1318.540
16	91016.97	39813.16	71	6313.225	1208.220
17	88690.77	37599.14	72	5691.152	1104.134
18	86398.28	35503.87	73	5107.850	1006.100
19	84141.30	33522.59	74	4562.836	914.0321
20	81920.63	31649.25	75	4055.409	827.7813
21	79736.86	29878.11	76	3584.721	747.1382
22	77590.13	28204.31	77	3149.861	671.8075
23	75480.00	26622.87	78	2749.913	601.4941
24	73405.30	25129.79	79	2383.992	535.8706
25	71364.23	23720.41	80	2051.220	474.7109
26	69354.70	22390.50	81	1750.690	417.8048
27	67374.52	21135.55	82	1481.391	365.0826
28	65421.85	19950.90	83	1242.129	316.5048
29	63495.19	18832.62	84	1031.480	272.1032
30	61593.22	17776.81	85	847.7711	231.8758
31	59714.66	16780.16	86	689.1794	195.6566
32	57858.49	15838.86	87	553.8242	163.2748
33	56023.90	14950.03	88	439.7098	134.6956
34	54210.23	14110.32	89	344.6741	109.8579
35	52417.17	13316.91	90	266.4847	88.54603
36	50644.67	12566.77	91	202.9945	70.41141
37	48892.92	11857.61	92	152.2174	55.12233
38	47162.16	11187.03	93	112.2969	42.42840
39	45452.69	10552.90	94	81.48333	32.07397
40	43764.90	9953.102	95	58.15346	23.79855
41	42099.29	9385.667	96	40.83642	17.32428
42	40456.50	8848.566	97	28.22893	12.39053
43	38837.36	8340.110	98	19.21706	8.706749
44	37242.64	7858.802	99	12.88848	6.018603
45	35673.10	7403.143	100	8.517921	4.093842
46	34129.53	6971.658	101	5.547825	2.742238
47	32612.74	6563.042	102	3.558541	1.812745
48	31123.65	6175.871	103	2.243874	1.181323
49	29663.29	5808.838	104	1.387127	.7585808
50	28232.77	5460.861	105	.8361446	.4806821
51	26833.11	5131.041	106	.4850981	.3020412
52	25465.14	4818.627	107	.2630108	.1871234
53	24129.54	4522.678	108	.1230285	.1156427
54	22827.05	4242.172	109	.03439346	.07072552

TABLE C(6.0)
LIFE TABLE 80CNSMT WITH INTEREST AT 6.0 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors ($\bar{R}x-0.5\bar{M}x$)	(3) D-Factors (Dx)	(1) Age x	(2) R-Factors ($\bar{R}x-0.5\bar{M}x$)	(3) D-Factors (Dx)
0	117243.5	100000.0	55	18584.03	3584.051
1	114111.9	93150.94	56	17507.57	3350.678
2	111634.8	87796.37	57	16462.73	3130.111
3	109227.4	82773.03	58	15449.93	2921.633
4	106867.7	78048.95	59	14469.59	2724.542
5	104543.4	73601.19	60	13522.17	2538.098
6	102247.6	69409.71	61	12608.21	2361.687
7	99976.15	65458.91	62	11728.25	2194.741
8	97725.68	61734.87	63	10882.78	2036.811
9	95492.84	58225.05	64	10072.15	1887.543
10	93274.54	54916.45	65	9296.552	1746.677
11	91068.00	51797.96	66	8555.939	1613.894
12	88871.48	48856.56	67	7850.173	1488.792
13	86685.62	46079.84	68	7179.066	1370.970
14	84513.98	43455.19	69	6542.463	1259.922
15	82361.95	40973.76	70	5940.257	1155.259
16	80234.67	38628.12	71	5372.357	1056.603
17	78136.66	36411.17	72	4838.601	963.7572
18	76071.29	34317.23	73	4338.688	876.5303
19	74040.24	32341.03	74	3872.134	794.8164
20	72044.22	30476.11	75	3438.265	718.4570
21	70083.74	28716.33	76	3036.285	647.2408
22	68158.85	27056.47	77	2665.343	580.8843
23	66269.08	25491.20	78	2324.590	519.1059
24	64413.24	24016.19	79	2013.203	461.5984
25	62589.53	22626.50	80	1730.374	408.1440
26	60795.91	21317.62	81	1475.265	358.5398
27	59030.23	20084.83	82	1246.958	312.7051
28	57290.71	18923.30	83	1044.380	270.5851
29	55575.86	17828.92	84	866.2663	232.1866
30	53884.37	16797.62	85	711.1414	197.4870
31	52215.01	15825.95	86	577.4098	166.3250
32	50566.77	14910.00	87	463.4326	138.5358
33	48938.84	14046.74	88	367.4792	114.0712
34	47330.58	13232.75	89	287.6845	92.86108
35	45741.63	12465.12	90	222.1310	74.70528
36	44171.93	11740.77	91	168.9802	59.29323
37	42621.63	11057.32	92	126.5362	46.33076
38	41090.89	10412.32	93	93.21808	35.59412
39	39579.97	9803.568	94	67.54090	26.85680
40	38089.20	9228.913	95	48.13092	19.88986
41	36618.98	8686.344	96	33.74689	14.45161
42	35169.89	8173.811	97	23.29208	10.31646
43	33742.64	7689.592	98	15.83149	7.235635
44	32337.91	7232.154	99	10.60120	4.992248
45	30956.35	6799.974	100	6.995319	3.389310
46	29598.65	6391.562	101	4.549109	2.266028
47	28265.51	6005.593	102	2.913547	1.495122
48	26957.70	5640.644	103	1.834512	.9724974
49	25676.13	5295.410	104	1.132529	.6233060
50	24421.78	4968.797	105	.6818400	.3942187
51	23195.50	4659.888	106	.3951615	.2472437
52	21998.00	4367.904	107	.2140702	.1528858
53	20829.84	4091.902	108	.1000779	.09430544
54	19691.64	3830.872	109	.02796894	.05756714

TABLE C(6.2)
LIFE TABLE 80CNSMT WITH INTEREST AT 6.2 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors ($\bar{R}_x-0.5\bar{M}_x$)	(3) D-Factors (D_x)	(1) Age x	(2) R-Factors ($\bar{R}_x-0.5\bar{M}_x$)	(3) D-Factors (D_x)
0	104536.7	100000.0	55	16029.79	3231.084
1	101613.2	92975.52	56	15090.19	3015.006
2	99343.50	87466.00	57	14179.05	2811.231
3	97143.35	82306.26	58	13296.69	2619.050
4	94990.60	77462.67	59	12443.42	2437.772
5	92872.97	72910.76	60	11619.61	2266.675
6	90783.54	68629.10	61	10825.68	2105.158
7	88718.21	64600.85	62	10062.06	1952.661
8	86673.60	60810.88	63	9329.121	1808.738
9	84646.35	57245.59	64	8627.133	1673.028
10	82633.40	53890.96	65	7956.187	1545.255
11	80632.00	50734.98	66	7316.195	1425.095
12	78640.41	47763.82	67	6706.975	1312.153
13	76659.24	44964.37	68	6128.303	1206.034
14	74691.95	42323.39	69	5579.984	1106.259
15	72743.74	39831.44	70	5061.869	1012.450
16	70819.60	37480.48	71	4573.819	924.2461
17	68923.86	35262.86	72	4115.638	841.4430
18	67059.73	33172.37	73	3687.005	763.8452
19	65228.78	31203.22	74	3287.443	691.3320
20	63431.62	29348.54	75	2916.312	623.7376
21	61668.68	27601.79	76	2572.867	560.8522
22	59939.97	25957.38	77	2256.319	502.4045
23	58244.94	24409.63	78	1965.882	448.1270
24	56582.40	22953.90	79	1700.797	397.7323
25	54950.58	21584.95	80	1460.319	351.0115
26	53347.46	20298.02	81	1243.682	307.7702
27	51770.96	19088.18	82	1050.053	267.9203
28	50219.30	17950.42	83	878.4699	231.3960
29	48691.06	16880.45	84	727.8081	198.1848
30	47184.93	15874.07	85	596.7701	168.2493
31	45699.72	14927.66	86	483.9594	141.4339
32	44234.43	14037.21	87	387.9479	117.5816
33	42788.26	13199.58	88	307.2352	96.63506
34	41360.57	12411.26	89	240.2124	78.51882
35	39951.00	11669.27	90	185.2324	63.04820
36	38559.45	10970.47	91	140.7207	49.94682
37	37186.03	10312.40	92	105.2290	38.95413
38	35830.85	9692.565	93	77.41107	29.87058
39	34494.12	9108.708	94	56.00614	22.49577
40	33176.11	8558.635	95	39.85140	16.62876
41	31877.16	8040.301	96	27.89915	12.05940
42	30597.77	7551.639	97	19.22620	8.592538
43	29338.56	7090.899	98	13.04753	6.015182
44	28100.11	6656.516	99	8.723286	4.142377
45	26882.99	6246.949	100	5.747159	2.807024
46	25687.79	5860.694	101	3.731656	1.873188
47	24515.10	5496.412	102	2.386401	1.233599
48	23365.61	5152.683	103	1.500423	.8008798
49	22240.09	4828.204	104	.9250240	.5123438
50	21139.37	4521.876	105	.5562294	.3234289
51	20064.21	4232.766	106	.3220250	.2024642
52	19015.19	3960.073	107	.1743045	.1249601
53	17992.77	3702.855	108	.08144052	.07693472
54	16997.47	3460.114	109	.02275337	.04687504

TABLE C(6.4)
LIFE TABLE 80CNSMT WITH INTEREST AT 6.4 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors (R̄x-0.5M̄x)	(3) D-Factors (Dx)
0	93379.23	100000.0
1	90641.13	92800.75
2	88556.01	87137.49
3	86540.24	81843.00
4	84571.62	76881.88
5	82637.86	72228.08
6	80732.04	67858.72
7	78850.05	63755.62
8	76988.52	59902.43
9	75144.08	56284.40
10	73313.71	52886.50
11	71494.67	49695.76
12	69685.24	46697.51
13	67886.00	43877.92
14	66100.30	41223.13
15	64333.19	38723.03
16	62589.47	36369.00
17	60873.31	34152.83
18	59187.76	32067.75
19	57534.29	30107.48
20	55913.42	28264.69
21	54325.52	26532.49
22	52770.51	24904.87
23	51247.82	23375.87
24	49756.25	21940.47
25	48294.04	20593.17
26	46859.22	19328.97
27	45449.74	18142.73
28	44063.89	17029.25
29	42700.24	15984.09
30	41357.53	15002.89
31	40034.60	14081.90
32	38730.46	13217.01
33	37444.32	12404.96
34	36175.56	11642.18
35	34923.78	10925.59
36	33688.89	10252.01
37	32470.93	9618.930
38	31269.98	9023.780
39	30086.22	8464.269
40	28919.85	7938.164
41	27771.16	7443.390
42	26640.58	6977.865
43	25528.64	6539.816
44	24435.86	6127.652
45	23362.71	5739.816
46	22309.69	5374.795
47	21277.33	5031.240
48	20266.19	4707.736
49	19276.96	4402.985
50	18310.35	4115.884
51	17367.00	3845.489
52	16447.40	3590.983
53	15551.92	3351.427
54	14680.99	3125.838
55	13835.01	2913.447
56	13014.35	2713.501
57	12219.31	2525.348
58	11450.11	2348.288
59	10707.00	2181.642
60	9990.264	2024.709
61	9300.216	1876.899
62	8637.186	1737.665
63	8001.462	1606.563
64	7393.231	1483.229
65	6812.520	1367.376
66	6259.201	1258.678
67	5733.061	1156.746
68	5233.852	1061.197
69	4761.352	971.5745
70	4315.380	887.5156
71	3895.763	808.6726
72	3502.281	734.8399
73	3134.605	665.8191
74	2792.269	601.4789
75	2474.672	541.6498
76	2181.117	486.1250
77	1910.876	434.6462
78	1663.225	386.9603
79	1437.468	342.7986
80	1232.919	301.9621
81	1048.882	264.2656
82	884.6005	229.6162
83	739.2139	197.9409
84	611.7251	169.2127
85	500.9924	143.3834
86	405.7942	120.3045
87	324.8865	99.82758
88	256.9685	81.88963
89	200.6525	66.41266
90	154.5235	53.22708
91	117.2330	42.08726
92	87.54391	32.76267
93	64.30960	25.07566
94	46.45948	18.84918
95	33.00906	13.90703
96	23.07377	10.06660
97	15.87630	7.159153
98	10.75735	5.002325
99	7.180854	3.438394
100	4.723565	2.325600
101	3.062301	1.549006
102	1.955401	1.018190
103	1.227658	.6597887
104	.7558349	.4212908
105	.4539364	.2654496
106	.2625269	.1658572
107	.1419809	.1021740
108	.06629972	.06278767
109	.01851759	.03818357

TABLE C(6.6)
LIFE TABLE 80CNSMT WITH INTEREST AT 6.6 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors (R̄x-0.5M̄x)	(3) D-Factors (Dx)	(1) Age x	(2) R-Factors (R̄x-0.5M̄x)	(3) D-Factors (Dx)
0	83569.36	100000.0	55	11947.96	2627.547
1	80996.56	92626.64	56	11230.74	2442.630
2	79076.08	86810.82	57	10536.56	2268.994
3	77224.70	81383.21	58	9865.620	2105.949
4	75420.21	76306.53	59	9218.070	1952.830
5	73650.32	71553.05	60	8594.123	1808.956
6	71908.12	67098.40	61	7994.025	1673.750
7	70189.48	62923.00	62	7418.022	1546.679
8	68491.03	59009.21	63	6866.325	1427.304
9	66809.43	55341.11	64	6339.052	1315.259
10	65141.66	51902.59	65	5836.185	1210.251
11	63485.01	48679.71	66	5357.563	1111.953
12	61837.78	45656.94	67	4902.952	1019.986
13	60200.51	42819.70	68	4472.090	933.9786
14	58576.44	40153.45	69	4064.734	853.4957
15	56970.49	37647.46	70	3680.683	778.1899
16	55387.28	35292.47	71	3319.742	707.7287
17	53830.80	33079.72	72	2981.675	641.9056
18	52303.98	31001.88	73	2666.150	580.5226
19	50808.16	29052.16	74	2372.721	523.4410
20	49343.82	27222.79	75	2100.821	470.4899
21	47911.22	25506.50	76	1849.806	421.4675
22	46510.24	23896.91	77	1619.004	376.1287
23	45140.28	22387.70	78	1407.753	334.2346
24	43800.12	20973.55	79	1215.412	295.5347
25	42488.03	19648.70	80	1041.357	259.8402
26	41202.07	18407.88	81	884.9534	226.9755
27	39940.25	17245.75	82	745.5184	196.8453
28	38700.89	16156.95	83	622.2824	169.3724
29	37482.60	15136.87	84	514.3618	144.5189
30	36284.14	14181.03	85	420.7531	122.2291
31	35104.37	13285.51	86	340.3877	102.3629
32	33942.33	12446.14	87	272.1826	84.78038
33	32797.25	11659.54	88	215.0100	69.41578
34	31668.50	10922.06	89	167.6731	56.19071
35	30555.69	10230.56	90	128.9559	44.95011
36	29458.68	9581.827	91	97.70371	35.47588
37	28377.49	8973.263	92	72.85937	27.56425
38	27312.19	8402.269	93	53.44629	21.05735
39	26262.89	7866.507	94	38.55514	15.79895
40	25229.74	7363.715	95	27.35219	11.63468
41	24213.00	6891.791	96	19.09043	8.405965
42	23213.03	6448.643	97	13.11520	5.966927
43	22230.29	6032.478	98	8.872636	4.161457
44	21265.21	5641.683	99	5.913468	2.855049
45	20318.21	5274.691	100	3.883801	1.927424
46	19389.71	4929.982	101	2.513995	1.281386
47	18480.16	4606.202	102	1.602870	.8406979
48	17590.04	4301.941	103	1.004873	.5437515
49	16719.94	4015.910	104	.6178320	.3465469
50	15870.47	3747.005	105	.3705999	.2179448
51	15042.18	3494.275	106	.2141050	.1359200
52	14235.47	3256.892	107	.1156964	.08357448
53	13450.64	3033.921	108	.05399471	.05126159
54	12688.02	2824.394	109	.01507620	.03111563

TABLE C(6.8)

LIFE TABLE 80CNSMT WITH INTEREST AT 6.8 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors $(\bar{R}x-0.5\bar{M}x)$	(3) D-Factors (Dx)
0	74932.79	100000.0
1	72507.72	92453.18
2	70734.30	86485.99
3	69029.74	80926.86
4	67371.82	75736.55
5	65748.25	70885.58
6	64152.10	66348.01
7	62579.26	62102.78
8	61026.35	58130.95
9	59490.04	54415.35
10	57967.32	50938.79
11	56455.52	47686.28
12	54952.95	44641.45
13	53460.12	41788.90
14	51980.17	39113.46
15	50517.87	36603.70
16	49077.67	34249.74
17	47663.42	32042.25
18	46277.90	29973.34
19	44922.35	28035.70
20	43597.17	26221.15
21	42302.57	24522.00
22	41038.37	22931.51
23	39803.94	21443.04
24	38598.06	20050.95
25	37419.01	18749.20
26	36264.90	17532.29
27	35133.77	16394.67
28	34024.00	15330.85
29	32934.22	14336.03
30	31863.24	13405.60
31	30809.91	12535.54
32	29773.32	11721.56
33	28752.70	10960.18
34	27747.43	10247.71
35	26757.12	9580.936
36	25781.60	8956.588
37	24820.88	8372.027
38	23874.98	7824.611
39	22943.97	7311.965
40	22027.99	6831.799
41	21127.23	6381.990
42	20241.99	5960.440
43	19372.68	5565.339
44	18519.66	5195.060
45	17683.30	4848.025
46	16863.94	4522.714
47	16061.96	4217.768
48	15277.77	3931.788
49	14511.89	3663.495
50	13764.82	3411.787
51	13037.04	3175.709
52	12328.86	2954.425
53	11640.54	2747.006
54	10972.34	2552.506
55	10324.51	2370.161
56	9697.285	2199.232
57	9090.820	2039.072
58	8505.226	1889.005
59	7940.619	1748.379
60	7397.144	1616.535
61	6874.982	1492.910
62	6374.311	1376.985
63	5895.280	1268.327
64	5437.955	1166.573
65	5002.276	1071.426
66	4588.062	982.5605
67	4195.066	899.6075
68	3823.016	822.2079
69	3471.662	749.9495
70	3140.784	682.4993
71	2830.176	619.5400
72	2539.592	560.8668
73	2268.705	506.2833
74	2017.090	455.6466
75	1784.215	408.7867
76	1569.488	365.5076
77	1372.291	325.5778
78	1192.017	288.7724
79	1028.083	254.8582
80	879.9186	223.6570
81	746.9476	195.0029
82	628.5562	168.8003
83	524.0566	144.9695
84	432.6566	123.4652
85	353.5043	104.2271
86	285.6356	87.12329
87	228.1175	72.02333
88	179.9727	58.86023
89	140.1686	47.55698
90	107.6605	37.97226
91	81.45922	29.91265
92	60.66150	23.19817
93	44.43524	17.68875
94	32.00800	13.24670
95	22.67355	9.736883
96	15.80090	7.021647
97	10.83851	4.974943
98	7.320982	3.463129
99	4.871672	2.371498
100	3.194580	1.597985
101	2.064670	1.060379
102	1.314409	.6943958
103	.8228374	.4482843
104	.5052225	.2851681
105	.3026801	.1790076
106	.1746819	.1114280
107	.09431425	.06838653
108	.04399045	.04186729
109	.01227910	.02536573

TABLE C(7.0)
LIFE TABLE 80CNSMT WITH INTEREST AT 7.0 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors $(\bar{R}x\text{-}0.5\bar{M}x)$	(3) D-Factors (Dx)	(1) Age x	(2) R-Factors $(\bar{R}x\text{-}0.5\bar{M}x)$	(3) D-Factors (Dx)
0	67318.88	100000.0	55	8926.991	2138.400
1	65026.10	92280.37	56	8378.134	1980.476
2	63384.29	86162.98	57	7847.971	1832.815
3	61811.10	80473.91	58	7336.570	1694.754
4	60284.29	75171.88	59	6843.996	1565.657
5	58791.59	70225.57	60	6370.348	1444.886
6	57326.06	65607.39	61	5915.750	1331.894
7	55883.58	61294.77	62	5480.326	1226.176
8	54450.77	57267.37	63	5064.172	1127.307
9	53054.31	53506.76	64	4667.311	1034.929
10	51661.22	49994.63	65	4289.654	948.7423
11	50278.86	46714.92	66	3931.006	868.4257
12	48905.53	43650.37	67	3591.111	793.6223
13	47541.72	40784.78	68	3269.695	723.9856
14	46190.49	38102.27	69	2966.503	659.1250
15	44856.44	35590.75	70	2681.309	598.7224
16	43543.89	33239.69	71	2413.897	542.4755
17	42256.52	31039.17	72	2164.018	490.1826
18	40996.97	28980.76	73	1931.356	441.6511
19	39766.41	27056.62	74	1715.504	396.7357
20	38565.16	25258.13	75	1515.972	355.2690
21	37393.37	23577.23	76	1332.212	317.0623
22	36250.80	22006.81	77	1163.660	281.8970
23	35136.81	20539.90	78	1009.761	249.5622
24	34050.16	19170.54	79	869.9831	219.8413
25	32989.16	17892.44	80	743.8091	192.5664
26	31951.97	16699.86	81	630.7174	167.5817
27	30936.68	15587.07	82	530.1557	144.7925
28	29941.69	14548.41	83	441.5107	124.1187
29	28965.67	13578.93	84	364.0905	105.5097
30	28007.45	12673.91	85	297.1203	88.90293
31	27065.94	11829.18	86	239.7841	74.17492
32	26140.21	11040.39	87	191.2607	61.20452
33	25229.53	10303.97	88	150.7033	49.92519
34	24333.27	9616.146	89	117.2211	40.26239
35	23451.06	8973.659	90	89.91649	32.08775
36	22582.70	8373.204	91	67.94178	25.22987
37	21728.18	7812.090	92	50.52522	19.52997
38	20887.48	7287.638	93	36.95771	14.86389
39	20060.66	6797.443	94	26.58291	11.11042
40	19247.80	6339.194	95	18.80248	8.151360
41	18449.07	5910.750	96	13.08326	5.867277
42	17664.71	5510.008	97	8.960513	4.149284
43	16895.08	5135.149	98	6.043030	2.882977
44	16140.49	4784.532	99	4.014974	1.970529
45	15401.23	4456.575	100	2.628691	1.325318
46	14677.61	4149.760	101	1.696313	.8778010
47	13969.93	3862.727	102	1.078280	.5737590
48	13278.55	3594.090	103	.6740398	.3697119
49	12603.89	3342.580	104	.4132979	.2347461
50	11946.40	3107.103	105	.2473036	.1470809
51	11306.48	2886.702	106	.1425727	.09138323
52	10684.39	2680.536	107	.07691341	.05597968
53	10080.30	2487.688	108	.03585359	.03420757
54	9494.435	2307.227	109	.01000481	.02068627

TABLE C(7.2)
LIFE TABLE 80CNSMT WITH INTEREST AT 7.2 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors $(\bar{R}_x-0.5\bar{M}_x)$	(3) D-Factors (D_x)	(1) Age x	(2) R-Factors $(\bar{R}_x-0.5\bar{M}_x)$	(3) D-Factors (D_x)
0	60597.34	100000.0	55	7723.239	1929.672
1	58423.22	92108.21	56	7242.662	1783.829
2	56899.42	85841.78	57	6778.924	1647.750
3	55443.99	80024.34	58	6332.053	1520.786
4	54034.70	74612.46	59	5902.079	1402.320
5	52659.26	69572.92	60	5489.055	1291.734
6	51310.75	64876.39	61	5093.063	1188.497
7	49985.03	60498.74	62	4714.181	1092.120
8	48678.72	56418.19	63	4352.463	1002.187
9	47388.54	52615.00	64	4007.897	918.3453
10	46111.49	49069.68	65	3680.373	840.2969
11	44844.98	45765.12	66	3369.685	767.7258
12	43587.32	42683.09	67	3075.577	700.2875
13	42338.96	39806.60	68	2797.775	637.6486
14	41102.89	37119.04	69	2536.024	579.4397
15	39883.54	34607.64	70	2290.096	525.3575
16	38685.10	32261.22	71	2059.771	475.1148
17	37511.10	30069.28	72	1844.803	428.5144
18	36364.05	28022.81	73	1644.886	385.3681
19	35245.04	26113.46	74	1459.639	345.5308
20	34154.31	24332.18	75	1288.606	308.8388
21	33091.96	22670.53	76	1131.283	275.1110
22	32057.71	21121.02	77	987.1571	244.1422
23	31050.89	19676.38	78	855.7228	215.7348
24	30070.26	18330.32	79	736.4961	189.6879
25	29114.17	17076.32	80	629.0078	165.8440
26	28180.79	15908.41	81	532.7869	144.0572
27	27268.28	14820.65	82	447.3377	124.2349
28	26375.08	13807.25	83	372.1138	106.2976
29	25499.88	12863.12	84	306.5037	90.19196
30	24641.54	11983.40	85	249.8271	75.85434
31	23798.99	11163.83	86	201.3711	63.16994
32	22971.35	10399.97	87	160.4209	52.02665
33	22157.88	9688.159	88	126.2427	42.35952
34	21357.97	9024.576	89	98.06817	34.09729
35	20571.24	8405.901	90	75.12577	27.12367
36	19797.50	7828.804	91	56.68919	21.28695
37	19036.69	7290.544	92	42.09883	16.44708
38	18288.78	6788.417	93	30.75030	12.49421
39	17553.80	6319.989	94	22.08582	9.321713
40	16831.80	5882.931	95	15.59832	6.826284
41	16122.91	5475.090	96	10.83721	4.904332
42	15427.34	5094.364	97	7.410778	3.461827
43	14745.38	4738.924	98	4.990086	2.400836
44	14077.30	4407.123	99	3.310210	1.637921
45	13423.35	4097.376	100	2.163882	1.099561
46	12783.76	3808.173	101	1.394214	.7269161
47	12158.82	3538.153	102	.8849129	.4742494
48	11548.80	3285.947	103	.5523636	.3050209
49	10954.07	3050.299	104	.3382294	.1933097
50	10375.01	2830.122	105	.2021361	.1208928
51	9811.954	2624.463	106	.1164103	.07497211
52	9265.103	2432.480	107	.06274706	.04584084
53	8734.596	2253.266	108	.02923300	.02795975
54	8220.589	2085.912	109	.008154875	.01687650

TABLE C(7.4)
LIFE TABLE 80CNSMT WITH INTEREST AT 7.4 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors ($\bar{R}x-0.5\bar{M}x$)	(3) D-Factors (Dx)
0	54655.31	100000.0
1	52587.86	91936.69
2	51170.05	85522.37
3	49820.39	79578.10
4	48516.62	74058.24
5	47246.45	68927.54
6	46002.95	64154.89
7	44782.00	59714.51
8	43580.22	55583.15
9	42394.32	51739.73
10	41221.34	48163.53
11	40058.70	44836.34
12	38904.74	41738.99
13	37759.87	38853.63
14	36626.99	36162.94
15	35510.41	33653.45
16	34414.15	31313.30
17	33341.62	29131.41
18	32295.19	27098.21
19	31275.88	25204.84
20	30283.86	23441.81
21	29319.19	21800.29
22	28381.55	20272.44
23	27470.23	18850.67
24	26584.00	17528.40
25	25721.24	16298.85
26	24880.17	15155.83
27	24058.97	14093.24
28	23256.13	13105.13
29	22470.38	12186.27
30	21700.61	11331.71
31	20945.77	10537.05
32	20205.00	9797.795
33	19477.58	9110.199
34	18762.93	8470.400
35	18060.63	7875.025
36	17370.50	7320.716
37	16692.47	6804.694
38	16026.48	6324.230
39	15372.53	5876.868
40	14730.66	5460.268
41	14100.95	5072.265
42	13483.58	4710.761
43	12878.80	4373.926
44	12286.83	4060.106
45	11707.87	3767.719
46	11142.13	3495.263
47	10589.83	3241.383
48	10051.20	3004.725
49	9526.546	2784.051
50	9016.201	2578.282
51	8520.431	2386.471
52	8039.399	2207.778
53	7573.201	2041.311
54	7121.953	1886.180
55	6685.767	1741.651
56	6264.719	1607.020
57	5858.842	1481.665
58	5468.134	1364.952
59	5092.590	1256.281
60	4732.232	1155.057
61	4387.105	1060.764
62	4057.249	972.9296
63	3742.684	891.1494
64	3443.372	815.0763
65	3159.185	744.4157
66	2889.914	678.8587
67	2635.304	618.0735
68	2395.087	561.7404
69	2169.011	509.5104
70	1956.848	461.0948
71	1758.381	416.2213
72	1573.368	374.6983
73	1401.516	336.3431
74	1242.468	301.0122
75	1095.803	268.5466
76	961.0609	238.7736
77	837.7729	211.5006
78	725.4801	186.5432
79	623.7438	163.7154
80	532.1391	142.8697
81	450.2414	123.8699
82	377.6065	106.6264
83	313.7481	91.06161
84	258.1260	77.12055
85	210.1433	64.74008
86	169.1771	53.81382
87	134.6057	44.23843
88	105.7929	35.95137
89	82.07608	28.88516
90	62.79204	22.93474
91	47.31834	17.96591
92	35.09116	13.85527
93	25.59527	10.50571
94	18.35653	7.823536
95	12.94514	5.718501
96	8.980199	4.100796
97	6.131429	2.889244
98	4.122196	2.000009
99	2.730209	1.361924
100	1.781949	.9125774
101	1.146359	.6021784
102	.7265027	.3921373
103	.4528265	.2517396
104	.2769022	.1592451
105	.1652815	.09940391
106	.09508517	.06153088
107	.05120951	.03755230
108	.02384405	.02286166
109	.006649542	.01377359

TABLE C(7.6)
LIFE TABLE 80CNSMT WITH INTEREST AT 7.6 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors ($\bar{R}_x$-0.5$\bar{M}_x$)	(3) D-Factors (D_x)	(1) Age x	(2) R-Factors ($\bar{R}_x$-0.5$\bar{M}_x$)	(3) D-Factors (D_x)
0	49394.99	100000.0	55	5791.072	1572.251
1	47423.60	91765.80	56	5421.958	1448.018
2	46101.19	85204.74	57	5066.514	1332.584
3	44846.70	79135.18	58	4724.713	1225.333
4	43637.84	73509.16	59	4396.526	1125.681
5	42462.34	68289.33	60	4081.946	1033.056
6	41313.28	63442.72	61	3780.989	946.9599
7	40186.51	58941.87	62	3493.665	866.9340
8	39078.66	54762.00	63	3219.967	792.5874
9	37986.46	50880.60	64	2959.835	723.5806
10	36906.98	47275.75	65	2713.131	659.6236
11	35837.64	43928.08	66	2479.644	600.4157
12	34776.80	40817.46	67	2259.126	545.6382
13	33724.86	37925.19	68	2051.313	494.9854
14	32684.61	35233.19	69	1855.962	448.1276
15	31660.25	32727.27	70	1672.848	404.7911
16	30655.65	30394.92	71	1501.758	364.7179
17	29674.07	28224.46	72	1342.458	327.7226
18	28717.80	26205.77	73	1194.669	293.6292
19	27787.74	24329.44	74	1058.059	262.2967
20	26884.03	22585.59	75	932.2400	233.5718
21	26006.67	20964.98	76	816.7914	207.2903
22	25155.30	[illegible]	77	711.2872	183.2721
23	24329.20	[illegible]	78	615.3112	161.3453
24	23527.15	[illegible]	79	528.4662	141.3378
25	22747.53	15558.12	80	450.3684	123.1122
26	21988.62	14440.16	81	380.6357	106.5414
27	21248.65	13402.79	82	318.8704	91.53974
28	20526.14	12439.92	83	264.6404	78.03190
29	19819.86	11546.20	84	217.4686	65.96278
30	19128.71	10716.57	85	176.5314	55.27059
31	18451.68	9946.523	86	142.1848	45.85711
32	17787.94	9231.508	87	112.9879	37.62743
33	17136.78	8567.699	88	88.68964	30.52195
34	16497.61	7951.193	89	68.71802	24.47731
35	15870.06	7378.571	90	52.50317	19.39880
36	15253.90	6846.457	91	39.51154	15.16778
37	14649.06	6352.036	92	29.26110	11.67562
38	14055.46	5892.561	93	21.31254	8.836544
39	13473.08	5465.556	94	15.26276	6.568286
40	12901.93	5068.674	95	10.74735	4.792070
41	12342.07	4699.746	96	7.444239	3.430056
42	11793.64	4356.679	97	5.074882	2.412178
43	11256.86	4037.642	98	3.406559	1.666667
44	10731.91	3740.983	99	2.252698	1.132823
45	10218.94	3465.126	100	1.467992	.7576536
46	9718.130	3208.576	101	.9429289	.4990203
47	9229.651	2969.989	102	.5966791	.3243569
48	8753.703	2748.028	103	.3713687	.2078397
49	8290.544	2541.474	104	.2267816	.1312306
50	7840.443	2349.259	105	.1351980	.08176445
51	7403.621	2170.445	106	.07769619	.05051801
52	6980.205	2004.195	107	.04180932	.03077383
53	6570.256	1849.633	108	.01945592	.01870014
54	6173.852	1705.893	109	.005424147	.01124544

TABLE C(7.8)

LIFE TABLE 80CNSMT WITH INTEREST AT 7.8 PERCENT

COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors ($\bar{R}_x-0.5\bar{M}_x$)	(3) D-Factors (D_x)	(1) Age x	(2) R-Factors ($\bar{R}_x-0.5\bar{M}_x$)	(3) D-Factors (D_x)
0	44731.51	100000.0	55	5019.048	1419.596
1	42846.80	91595.55	56	4695.269	1305.000
2	41610.42	84888.87	57	4383.810	1198.739
3	40441.72	78695.55	58	4084.624	1100.215
4	39318.40	72965.15	59	3797.662	1008.864
5	38228.20	67658.19	60	3522.897	924.1335
6	37164.20	62739.76	61	3260.318	845.5431
7	36122.25	58180.64	62	3009.912	772.6516
8	35098.98	53954.46	63	2771.651	705.0799
9	34091.13	50037.29	64	2545.459	642.4977
10	33095.78	46405.93	65	2331.190	584.6209
11	32110.39	43039.86	66	2128.637	531.1580
12	31133.33	39917.94	67	1937.556	481.8036
13	30164.98	37020.59	68	1757.695	436.2657
14	29208.04	34328.99	69	1588.817	394.2339
15	28266.56	31828.22	70	1430.706	355.4485
16	27344.32	29505.11	71	1283.154	319.6659
17	26441.41	27347.36	72	1145.935	286.7076
18	25569.03	25344.29	73	1018.788	256.4044
19	24719.00	23485.99	74	901.4025	228.6191
20	23894.41	21762.14	75	793.4228	203.2046
21	23095.20	20163.14	76	694.4661	180.0055
22	22321.00	18680.45	77	604.1452	158.8535
23	21571.05	17305.88	78	522.0835	139.5886
24	20844.15	16032.26	79	447.9220	122.0522
25	20138.71	14852.34	80	381.3145	106.1162
26	19451.03	13759.52	81	321.9178	91.66274
27	18785.41	12747.35	82	269.3762	78.60995
28	18134.39	11809.62	83	223.3058	66.88574
29	17498.77	10940.85	84	183.2860	56.43569
30	16877.50	10135.87	85	148.8573	47.20005
31	16269.59	9390.098	86	119.5449	39.08846
32	15674.22	8698.913	87	94.87822	32.01400
33	15090.70	8058.423	88	74.37966	25.92037
34	14518.47	7464.688	89	57.55585	20.74847
35	13957.14	6914.251	90	43.91682	16.41310
36	13406.49	6403.719	91	33.00523	12.80948
37	12866.42	5930.248	92	24.40888	9.841993
38	12336.85	5491.076	93	17.75315	7.434965
39	11817.73	5083.716	94	12.69523	5.516226
40	11309.06	4705.814	95	8.926092	4.017045
41	10810.87	4355.202	96	6.173337	2.869975
42	10323.29	4029.795	97	4.201997	2.014558
43	9846.465	3727.767	98	2.816236	1.389354
44	9380.564	3447.468	99	1.859415	.9425827
45	8925.710	3187.330	100	1.209815	.6292479
46	8482.040	2945.871	101	.7758960	.4136733
47	8049.692	2721.760	102	.4902423	.2683869
48	7628.827	2513.678	103	.3046806	.1716565
49	7219.660	2320.426	104	.1858040	.1081833
50	6822.417	2140.950	105	.1106322	.06727956
51	6437.276	1974.321	106	.06351138	.04149142
52	6064.329	1819.711	107	.03414760	.02522825
53	5703.610	1676.261	108	.01588138	.01530185
54	5355.167	1543.126	109	.004426249	.009184785

TABLE C(8.0)
LIFE TABLE 80CNSMT WITH INTEREST AT 8.0 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors $(\bar{R}x-0.5\bar{M}x)$	(3) D-Factors (Dx)	(1) Age x	(2) R-Factors $(\bar{R}x-0.5\bar{M}x)$	(3) D-Factors (Dx)
0	40591.17	100000.0	55	4352.481	1282.006
1	38784.84	91425.93	56	4068.302	1176.334
2	37626.18	84574.76	57	3795.228	1078.549
3	36534.96	78259.16	58	3533.197	988.0706
4	35488.88	72426.17	59	3282.144	904.3529
5	34475.69	67034.04	60	3042.025	826.8658
6	33488.46	62045.87	61	2812.809	755.1462
7	32523.03	57430.63	62	2594.467	688.7697
8	31576.04	53160.30	63	2386.951	627.3699
9	30644.25	49209.49	64	2190.173	570.6265
10	29724.76	45553.69	65	2003.986	518.2624
11	28815.04	42171.19	66	1828.185	469.9960
12	27913.49	39039.86	67	1662.536	425.5351
13	27020.45	36139.19	68	1506.797	384.6019
14	26138.54	33449.62	69	1360.741	346.9040
15	25271.72	30955.47	70	1224.160	312.1958
16	24423.58	28642.92	71	1096.852	280.2475
17	23597.14	26499.06	72	978.6048	250.8878
18	22794.46	24512.64	73	869.1709	223.9551
19	22016.30	22673.26	74	768.2640	199.3164
20	21262.70	20970.16	75	675.5576	176.8313
21	20533.56	19393.37	76	590.7035	156.3530
22	19828.47	17934.02	77	513.3510	137.7248
23	19146.67	16583.60	78	443.1596	120.7982
24	18486.95	15334.68	79	379.8052	105.4268
25	17847.76	14179.80	80	322.9763	91.49181
26	17227.45	13112.14	81	272.3647	78.88388
27	16624.33	12125.09	82	227.6529	67.52553
28	16037.01	11212.33	83	188.5003	57.34809
29	15464.32	10368.27	84	154.5357	48.29857
30	14905.23	9587.627	85	125.3566	40.31976
31	14358.77	8865.746	86	100.5482	33.32875
32	13824.15	8197.948	87	79.70136	27.24617
33	13300.70	7580.280	88	62.40219	22.01921
34	12787.88	7008.770	89	48.22499	17.59307
35	12285.28	6479.930	90	36.74854	13.89125
36	11792.70	5990.354	91	27.58070	10.82124
37	11310.01	5537.172	92	20.36896	8.298957
38	10837.13	5117.616	93	14.79379	6.257696
39	10373.99	4729.187	94	10.56360	4.634176
40	9920.571	4369.532	95	7.416269	3.368466
41	9476.886	4036.487	96	5.121348	2.402142
42	9043.023	3727.977	97	3.480571	1.683043
43	8619.122	3442.184	98	2.329096	1.158573
44	8205.304	3177.463	99	1.535377	.7845579
45	7801.668	2932.258	100	.9974230	.5227840
46	7408.321	2705.104	101	.6386955	.3430507
47	7025.371	2494.681	102	.4029455	.2221528
48	6652.947	2299.694	103	.2500632	.1418227
49	6291.225	2118.961	104	.1522885	.08921558
50	5940.392	1951.447	105	.09056443	.05538073
51	5600.590	1796.235	106	.05193591	.03409015
52	5271.883	1652.505	107	.02790047	.02068963
53	4954.280	1519.417	108	.01296847	.01252577
54	4647.806	1396.148	109	.003613301	.007504549

TABLE C(8.2)
LIFE TABLE 80CNSMT WITH INTEREST AT 8.2 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors $(\bar{R}_x-0.5\bar{M}_x)$	(3) D-Factors (D_x)	(1) Age x	(2) R-Factors $(\bar{R}_x-0.5\bar{M}_x)$	(3) D-Factors (D_x)
0	36909.91	100000.0	55	3776.629	1157.970
1	35174.58	91256.93	56	3527.060	1060.558
2	34086.28	84262.39	57	3287.504	970.5998
3	33065.17	77825.99	58	3057.885	887.5333
4	32088.98	71892.15	59	2838.129	810.8325
5	31145.43	66416.79	60	2628.176	739.9880
6	30227.60	61360.92	61	2427.981	674.5548
7	29331.34	56691.64	62	2237.499	614.1249
8	28453.28	52379.26	63	2056.670	558.3453
9	27590.20	48396.88	64	1885.399	506.9062
10	26739.22	44718.63	65	1723.537	459.5385
11	25897.83	41321.62	66	1570.884	415.9707
12	25064.45	38182.66	67	1427.216	375.9244
13	24239.38	35280.35	68	1292.304	339.1354
14	23425.20	32594.33	69	1165.930	305.3286
15	22625.70	30108.21	70	1047.896	274.2721
16	21844.38	27807.45	71	938.0092	245.7496
17	21084.12	25678.57	72	836.0678	219.5974
18	20346.88	23709.75	73	741.8412	195.6613
19	19633.36	21890.08	74	655.0646	173.8135
20	18943.56	20208.38	75	575.4397	153.9204
21	18277.33	18654.33	76	502.6501	135.8438
22	17634.24	17218.70	77	436.3785	119.4379
23	17013.50	15892.72	78	376.3175	104.5652
24	16413.93	14668.67	79	322.1750	91.09070
25	15834.00	13538.87	80	273.6711	78.90450
26	15272.09	12496.33	81	230.5294	67.90541
27	14726.58	11534.28	82	192.4667	58.02038
28	14196.09	10646.28	83	159.1810	49.18448
29	13679.49	9826.629	84	130.3452	41.34661
30	13175.78	9069.972	85	105.6062	34.45244
31	12684.02	8371.565	86	84.60236	28.42612
32	12203.44	7726.681	87	66.97751	23.19533
33	11733.40	7131.314	88	52.37318	18.71084
34	11273.35	6581.466	89	40.42203	14.92209
35	10822.90	6073.620	90	30.76183	11.76050
36	10381.84	5604.363	91	23.05636	9.144461
37	9950.040	5170.807	92	17.00407	7.000048
38	9527.392	4770.177	93	12.33237	5.268518
39	9113.829	4399.970	94	8.793191	3.894422
40	8709.308	4057.838	95	6.164149	2.825525
41	8313.828	3741.621	96	4.250230	2.011232
42	7927.453	3449.260	97	2.884095	1.406550
43	7550.295	3178.947	98	1.926949	.9664511
44	7182.449	2929.046	99	1.268291	.6532478
45	6823.990	2698.016	100	.8226308	.4344820
46	6474.998	2484.407	101	.5259557	.2845799
47	6135.556	2286.916	102	.3313194	.1839477
48	5805.762	2104.271	103	.2053145	.1172154
49	5485.762	1935.313	104	.1248659	.07359972
50	5175.707	1779.023	105	.07416480	.04560271
51	4875.709	1634.498	106	.04248617	.02801930
52	4585.807	1500.930	107	.02280480	.01697375
53	4305.992	1377.499	108	.01059382	.01025713
54	4036.265	1263.404	109	.002950774	.006133982

TABLE C(8.4)
LIFE TABLE 80CNSMT WITH INTEREST AT 8.4 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors (R̄x-0.5M̄x)	(3) D-Factors (Dx)
0	33631.98	100000.0
1	31961.10	91088.56
2	30936.61	83951.74
3	29979.08	77396.01
4	29066.22	71363.05
5	28185.77	65806.35
6	27330.81	60684.77
7	26497.18	55963.50
8	25681.53	51611.11
9	24880.63	47599.14
10	24091.63	43900.38
11	23312.06	40490.68
12	22540.32	37345.81
13	21776.73	34443.44
14	21023.75	31762.43
15	20285.09	29285.63
16	19564.10	26997.83
17	18863.57	24884.94
18	18185.34	22934.57
19	17530.06	21135.32
20	16897.68	19475.61
21	16288.01	17944.74
22	15700.61	16533.16
23	15134.67	15231.82
24	14589.02	14032.73
25	14062.16	12928.02
26	13552.50	11910.49
27	13058.48	10973.27
28	12578.75	10109.77
29	12112.21	9314.208
30	11657.89	8581.147
31	11214.88	7905.766
32	10782.43	7283.302
33	10359.91	6709.696
34	9946.782	6180.931
35	9542.685	5693.468
36	9147.384	5243.889
37	8760.749	4829.293
38	8382.661	4446.903
39	8013.043	4094.218
40	7651.840	3768.894
41	7299.034	3468.781
42	6954.669	3191.840
43	6618.834	2936.273
44	6291.600	2700.457
45	5973.021	2482.867
46	5663.154	2282.074
47	5362.059	2096.792
48	5069.812	1925.771
49	4786.527	1767.877
50	4512.327	1622.110
51	4247.297	1487.583
52	3991.457	1363.501
53	3744.780	1249.062
54	3507.251	1143.492
55	3278.855	1046.131
56	3059.554	956.3598
57	2849.283	873.6248
58	2647.957	797.3838
59	2455.492	727.1297
60	2271.818	662.3742
61	2096.880	602.6899
62	1930.620	547.6857
63	1772.969	497.0218
64	1623.827	450.3998
65	1483.044	407.5590
66	1350.430	368.2386
67	1225.771	332.1736
68	1108.848	299.1132
69	999.4563	268.7992
70	897.4069	241.0128
71	802.5176	215.5506
72	714.5975	192.2568
73	633.4320	170.9848
74	558.7772	151.6121
75	490.3610	134.0123
76	427.8965	118.0555
77	371.0967	103.6064
78	319.6846	90.53769
79	273.3974	78.72530
80	231.9836	68.06754
81	195.1958	58.47101
82	162.7817	49.86718
83	134.4736	42.19493
84	109.9832	35.40545
85	89.00131	29.44748
86	71.21219	24.25179
87	56.30611	19.75262
88	43.97248	15.90433
89	33.89429	12.66046
90	25.76004	9.959643
91	19.28139	7.729905
92	14.20035	5.906294
93	10.28432	4.437113
94	7.322237	3.273806
95	5.125352	2.370867
96	3.528611	1.684489
97	2.390739	1.175870
98	1.594839	.8064581
99	1.048061	.5440989
100	.6787267	.3612182
101	.4332803	.2361566
102	.2725284	.1523660
103	.1686373	.09691176
104	.1024199	.06073876
105	.06075771	.03756457
106	.03476887	.02303791
107	.01864677	.01393033
108	.008657231	.008402484
109	.002410630	.005015592

TABLE C(8.6)
LIFE TABLE 80CNSMT WITH INTEREST AT 8.6 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors ($\bar{R}x$-0.5$\bar{M}x$)	(3) D-Factors (Dx)	(1) Age x	(2) R-Factors ($\bar{R}x$-0.5$\bar{M}x$)	(3) D-Factors (Dx)
0	30708.81	100000.0	55	2848.321	945.2710
1	29096.56	90920.81	56	2655.508	862.5631
2	28130.05	83642.81	57	2470.839	786.4915
3	27230.28	76969.20	58	2294.223	716.5326
4	26374.93	70838.80	59	2125.570	652.1985
5	25551.77	65202.62	60	1964.803	593.0220
6	24753.86	60017.30	61	1811.856	538.5931
7	23977.05	55246.03	62	1666.666	488.5373
8	23217.99	50855.61	63	1529.155	442.5285
9	22473.47	46815.99	64	1397.220	400.2796
10	21740.65	43098.57	65	1276.715	361.5390
11	21017.10	39677.94	66	1161.457	326.0570
12	20301.22	36528.80	67	1053.242	293.5815
13	19593.30	33627.88	68	951.8654	263.8753
14	18895.75	30953.24	69	857.1333	236.6958
15	18212.14	28486.98	70	768.8667	211.8372
16	17545.74	26213.21	71	686.8937	189.1084
17	16899.18	24117.22	72	611.0353	168.3614
18	16274.25	22186.10	73	541.0923	149.4575
19	15671.52	20407.91	74	476.8406	132.2799
20	15090.89	18770.69	75	418.0324	116.7089
21	14532.17	17263.38	76	364.4076	102.6231
22	13994.85	15876.11	77	315.7073	89.89691
23	13478.16	14599.54	78	271.6822	78.41282
24	12980.91	13425.46	79	232.0959	68.05679
25	12501.64	12345.77	80	196.7228	58.73495
26	12038.80	11353.13	81	165.3417	50.36126
27	11590.86	10440.50	82	137.7280	42.87166
28	11156.52	9601.212	83	113.6444	36.20889
29	10734.71	8829.379	84	92.83728	30.32665
30	10324.49	8119.495	85	75.03556	25.17689
31	9924.965	7466.673	86	59.96381	20.69650
32	9535.414	6866.113	87	47.35267	16.82586
33	9155.224	6313.714	88	36.93302	13.52283
34	8783.880	5805.444	89	28.43129	10.74487
35	8421.013	5337.746	90	21.57955	8.437133
36	8066.395	4907.202	91	16.13048	6.536191
37	7719.885	4510.903	92	11.86333	4.984999
38	7381.361	4146.074	93	8.579596	3.738092
39	7050.733	3810.217	94	6.099622	2.752973
40	6727.936	3501.000	95	4.263207	1.990011
41	6412.940	3216.286	96	2.930608	1.411289
42	6105.771	2954.053	97	1.982520	.9833464
43	5806.496	2712.520	98	1.320465	.6731759
44	5515.168	2490.081	99	.8663986	.4533400
45	5231.820	2285.226	100	.5602070	.3004106
46	4956.492	2096.548	101	.3570693	.1960403
47	4689.222	1922.781	102	.2242541	.1262504
48	4430.066	1762.701	103	.1385642	.08015314
49	4179.114	1615.197	104	.08404043	.05014290
50	3936.463	1479.290	105	.04979295	.03095433
51	3702.174	1354.109	106	.02846400	.01894896
52	3476.251	1238.874	107	.01525259	.01143677
53	3258.654	1132.805	108	.007077303	.006885715
54	3049.353	1035.151	109	.001970096	.004102636

TABLE C(8.8)
LIFE TABLE 80CNSMT WITH INTEREST AT 8.8 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors ($\bar{R}x-0.5\bar{M}x$)	(3) D-Factors (Dx)	(1) Age x	(2) R-Factors ($\bar{R}x-0.5\bar{M}x$)	(3) D-Factors (Dx)
0	28098.06	100000.0	55	2475.730	854.2942
1	26539.25	90753.68	56	2306.109	778.1135
2	25625.53	83335.59	57	2143.835	708.1855
3	24778.33	76545.52	58	1988.813	644.0059
4	23975.31	70319.36	59	1840.948	585.1062
5	23204.25	64605.53	60	1700.157	531.0392
6	22458.21	59358.38	61	1566.371	481.4127
7	21733.04	54539.05	62	1439.517	435.8684
8	21025.40	50112.52	63	1319.516	394.0940
9	20332.08	46047.13	64	1206.261	355.8139
10	19650.29	42312.84	65	1099.612	320.7861
11	18977.58	38882.96	66	999.3917	288.7719
12	18312.40	35731.11	67	905.4105	259.5320
13	17655.00	32833.08	68	817.4748	232.8423
14	17007.72	30166.10	69	735.4024	208.4753
15	16374.04	27711.52	70	659.0250	186.2376
16	15757.08	25452.77	71	588.1809	165.9498
17	15159.40	23374.54	72	522.7028	147.4720
18	14582.68	21463.36	73	462.4065	130.6730
19	14027.43	19706.81	74	407.0865	115.4417
20	13493.53	18092.51	75	356.5173	101.6655
21	12980.75	16609.07	76	310.4637	89.23097
22	12488.56	15246.30	77	268.6923	78.02187
23	12016.17	13994.60	78	230.9787	67.92968
24	11562.43	12845.51	79	197.1107	58.84979
25	11125.89	11790.75	80	166.8862	50.69569
26	10705.05	10822.81	81	140.1075	43.38823
27	10298.40	9934.508	82	116.5748	36.86774
28	9904.708	9119.103	83	96.07804	31.08081
29	9522.913	8370.611	84	78.39389	25.98379
30	9152.096	7683.462	85	63.28501	21.53184
31	8791.412	7052.709	86	50.51106	17.66758
32	8440.145	6473.523	87	39.83778	14.33700
33	8097.706	5941.767	88	31.03202	11.50137
34	7763.591	5453.396	89	23.85765	9.121874
35	7437.440	5004.843	90	18.08419	7.149548
36	7119.024	4592.693	91	13.49948	5.528526
37	6808.196	4214.032	92	9.914597	4.208726
38	6504.829	3866.093	93	7.160096	3.150188
39	6208.825	3546.386	94	5.083037	2.315738
40	5920.111	3252.590	95	3.547404	1.670875
41	5638.644	2982.585	96	2.434857	1.182784
42	5364.436	2734.370	97	1.644618	.8226152
43	5097.535	2506.184	98	1.093703	.5621079
44	4837.977	2296.436	99	.7164927	.3778471
45	4585.778	2103.638	100	.4625569	.2499242
46	4340.962	1926.405	101	.2943739	.1627943
47	4103.552	1763.492	102	.1846002	.1046472
48	3873.582	1613.702	103	.1138968	.06631570
49	3651.124	1475.948	104	.06898500	.04141009
50	3436.251	1349.273	105	.04082222	.02551638
51	3229.006	1232.824	106	.02331113	.01559136
52	3029.377	1125.837	107	.01248087	.009392967
53	2837.315	1027.554	108	.005787861	.005644812
54	2652.779	937.2468	109	.001610668	.003357101

TABLE C(9.0)
LIFE TABLE 80CNSMT WITH INTEREST AT 9.0 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors (R̄x-0.5M̄x)	(3) D-Factors (Dx)	(1) Age x	(2) R-Factors (R̄x-0.5M̄x)	(3) D-Factors (Dx)
0	25762.78	100000.0	55	2153.097	772.2170
1	24252.78	90587.16	56	2003.795	702.0648
2	23387.22	83030.05	57	1861.122	637.7988
3	22587.95	76124.94	58	1724.981	578.9338
4	21832.64	69804.68	59	1595.274	525.0203
5	21109.05	64014.99	60	1471.916	475.6313
6	20410.26	58707.88	61	1354.830	430.3916
7	19732.12	53842.39	62	1243.943	388.9592
8	19071.27	49381.63	63	1139.171	351.0354
9	18424.55	45292.28	64	1040.409	316.3562
10	17789.16	41542.84	65	947.5204	284.6895
11	17162.69	38105.33	66	860.3378	255.8074
12	16543.60	34952.26	67	778.6820	229.4836
13	15932.13	32058.47	68	702.3721	205.5062
14	15330.53	29400.37	69	631.2374	183.6623
15	14742.18	26958.54	70	565.1202	163.7703
16	14170.11	24715.73	71	503.8690	145.6622
17	13616.75	22656.03	72	447.3281	129.2058
18	13083.70	20765.42	73	395.3273	114.2775
19	12571.44	19031.01	74	347.6787	100.7720
20	12079.79	17440.01	75	304.1776	88.58360
21	11608.49	15980.70	76	264.6112	77.60645
22	11157.02	14642.57	77	228.7694	67.73310
23	10724.56	13415.77	78	196.4504	58.86357
24	10309.97	12291.62	79	167.4642	50.90194
25	9911.850	11261.64	80	141.6295	43.76861
26	9528.720	10318.16	81	118.7700	37.39092
27	9159.132	9453.902	82	98.70790	31.71342
28	8801.865	8662.021	83	81.25760	26.68648
29	8455.903	7936.457	84	66.22242	22.26917
30	8120.350	7271.581	85	53.39453	18.41980
31	7794.387	6662.394	86	42.56427	15.08631
32	7477.322	6104.041	87	33.52793	12.21988
33	7168.580	5592.355	88	26.08350	9.784990
34	6867.674	5123.286	89	20.02713	7.746356
35	6574.251	4693.257	90	15.16058	6.060304
36	6288.080	4298.864	91	11.30178	4.677648
37	6009.014	3937.192	92	8.289027	3.554440
38	5736.918	3605.483	93	5.977658	2.655580
39	5471.689	3301.258	94	4.237445	1.948564
40	5213.246	3022.214	95	2.952880	1.403368
41	4961.538	2766.248	96	2.023720	.9915975
42	4716.561	2531.384	97	1.364816	.6883817
43	4478.350	2315.880	98	.9062202	.4695206
44	4246.925	2118.165	99	.5927451	.3150311
45	4022.288	1936.773	100	.3820712	.2079927
46	3804.448	1770.345	101	.2427775	.1352326
47	3593.414	1617.656	102	.1520150	.08677049
48	3389.206	1477.537	103	.09365570	.05488621
49	3191.876	1348.927	104	.05664781	.03421019
50	3001.478	1230.891	105	.03348012	.02104121
51	2818.039	1122.595	106	.01909818	.01283330
52	2641.536	1023.293	107	.01021663	.007717192
53	2471.911	932.2485	108	.004735103	.004629226
54	2309.114	848.7571	109	.001317302	.002748057

TABLE C(9.2)
LIFE TABLE 80CNSMT WITH INTEREST AT 9.2 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors $(\bar{R}x-0.5\bar{M}x)$	(3) D-Factors (Dx)	(1) Age x	(2) R-Factors $(\bar{R}x-0.5\bar{M}x)$	(3) D-Factors (Dx)
0	23670.68	100000.0	55	1873.564	698.1546
1	22205.34	90421.25	56	1742.074	633.5682
2	21383.81	82726.19	57	1616.567	574.5180
3	20628.34	75707.43	58	1496.944	520.5384
4	19916.60	69294.69	59	1383.106	471.1984
5	19236.34	63430.92	60	1274.967	426.0907
6	18580.67	58065.69	61	1172.447	384.8568
7	17945.42	53155.89	62	1075.470	347.1709
8	17327.25	48662.72	63	983.9513	312.7476
9	16723.00	44551.15	64	897.7875	281.3348
10	16129.89	40788.22	65	816.8468	252.7099
11	15545.55	37344.63	66	740.9717	226.6563
12	14968.44	34191.77	67	669.9940	202.9599
13	14398.78	31303.50	68	603.7444	181.4209
14	13838.76	28655.42	69	542.0638	161.8402
15	13291.66	26227.34	70	484.8047	144.0473
16	12760.38	24001.32	71	431.8258	127.8854
17	12247.29	21960.87	72	382.9827	113.2296
18	11753.88	20091.40	73	338.1185	99.96373
19	11280.57	18379.56	74	297.0616	87.98844
20	10827.19	16812.18	75	259.6262	77.20454
21	10393.41	15377.18	76	225.6204	67.51358
22	9978.718	14063.78	77	194.8550	58.81636
23	9582.289	12861.88	78	167.1489	51.02084
24	9202.995	11762.55	79	142.3316	44.03918
25	8839.458	10757.17	80	120.2412	37.79824
26	8490.242	9837.903	81	100.7203	32.23137
27	8153.940	8997.364	82	83.61099	27.28724
28	7829.364	8228.626	83	68.74909	22.91985
29	7515.528	7525.556	84	55.96159	19.09098
30	7211.563	6882.475	85	45.06652	15.76206
31	6916.677	6294.336	86	35.88100	12.88591
32	6630.196	5756.267	87	28.22790	10.41844
33	6351.566	5264.075	88	21.93215	8.327220
34	6080.312	4813.709	89	16.81781	6.580228
35	5816.088	4401.588	90	12.71428	5.138564
36	5558.667	4024.322	91	9.465329	3.958938
37	5307.897	3678.996	92	6.932524	3.002799
38	5063.640	3362.870	93	4.992325	2.239331
39	4825.789	3073.477	94	3.533822	1.640127
40	4594.256	2808.534	95	2.458900	1.179067
41	4368.981	2565.957	96	1.682627	.8315836
42	4149.951	2343.798	97	1.133037	.5762403
43	3937.186	2140.337	98	.7511545	.3923132
44	3730.692	1954.023	99	.4905528	.2627457
45	3530.460	1783.415	100	.3157076	.1731546
46	3336.488	1627.179	101	.2002994	.1123754
47	3148.772	1484.115	102	.1252283	.07197236
48	2967.318	1353.080	103	.07704043	.04544235
49	2792.163	1233.041	104	.04653428	.02827202
50	2623.345	1123.085	105	.02746872	.01735705
51	2460.877	1022.398	106	.01565242	.01056689
52	2304.725	930.2525	107	.008366243	.006342673
53	2154.827	845.9335	108	.003875263	.003797740
54	2011.125	768.7619	109	.001077768	.002250331

TABLE C(9.4)
LIFE TABLE 80CNSMT WITH INTEREST AT 9.4 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors $(\bar{R}_x - 0.5\bar{M}_x)$	(3) D-Factors (D_x)	(1) Age x	(2) R-Factors $(\bar{R}_x - 0.5\bar{M}_x)$	(3) D-Factors (D_x)
0	21793.53	100000.0	55	1631.235	631.3120
1	20369.14	90255.94	56	1515.369	571.8618
2	19587.94	82423.99	57	1404.904	517.6148
3	18872.56	75292.98	58	1299.739	468.1242
4	18200.67	68789.35	59	1199.778	422.9777
5	17560.06	62853.23	60	1104.932	381.7869
6	16943.80	57431.68	61	1015.122	344.2100
7	16347.75	52479.37	62	930.2694	309.9366
8	15768.56	47955.55	63	850.2901	278.6949
9	15203.09	43823.47	64	775.0828	250.2440
10	14648.59	40048.65	65	704.5217	224.3716
11	14102.69	36600.47	66	638.4583	200.8717
12	13563.88	33449.18	67	576.7354	179.5421
13	13032.36	30567.65	68	519.1954	160.1950
14	12510.25	27930.66	69	465.6900	142.6439
15	12000.73	25517.26	70	416.0818	126.7294
16	11506.61	23308.82	71	370.2396	112.3048
17	11030.14	21288.24	72	328.0294	99.25279
18	10572.76	19440.43	73	289.3072	87.46425
19	10134.83	17751.54	74	253.9165	76.84561
20	9716.139	16208.03	75	221.6889	67.30410
21	9316.360	14797.50	76	192.4512	58.74829
22	8934.938	13508.87	77	166.0334	51.08666
23	8571.063	12331.81	78	142.2731	44.23462
24	8223.620	11257.17	79	121.0175	38.11178
25	7891.256	10276.16	80	102.1219	32.65103
26	7572.576	9380.819	81	85.44602	27.79133
27	7266.209	8563.649	82	70.84972	23.48527
28	6971.005	7817.649	83	58.18783	19.69033
29	6686.005	7136.623	84	47.30820	16.37098
30	6410.367	6514.846	85	38.05152	13.49164
31	6143.322	5947.230	86	30.25826	11.00962
32	5884.221	5428.890	87	23.77442	8.885158
33	5632.524	4955.615	88	18.44827	7.088721
34	5387.772	4523.354	89	14.12794	5.591317
35	5149.626	4128.531	90	10.66661	4.358331
36	4917.861	3767.767	91	7.930184	3.351680
37	4692.324	3438.160	92	5.800132	2.537555
38	4472.873	3136.983	93	4.170935	1.888916
39	4259.399	2861.787	94	2.948115	1.380948
40	4051.808	2610.311	95	2.048309	.9909309
41	3850.033	2380.495	96	1.399539	.6976158
42	3654.053	2170.418	97	.9409670	.4825245
43	3463.873	1978.384	98	.6228528	.3279094
44	3279.490	1802.866	99	.4061294	.2192108
45	3100.887	1642.448	100	.2609679	.1442001
46	2928.047	1495.822	101	.1653149	.09341317
47	2760.959	1361.813	102	.1032000	.05971838
48	2599.618	1239.307	103	.06339636	.03763643
49	2444.045	1127.297	104	.03824051	.02337275
50	2294.267	1024.893	105	.02254500	.01432301
51	2150.283	931.3033	106	.01283308	.008703839
52	2012.054	845.8187	107	.006853514	.005214842
53	1879.510	767.7468	108	.003172727	.003116732
54	1752.591	696.4324	109	.0008821150	.001843427

TABLE C(9.6)
LIFE TABLE 80CNSMT WITH INTEREST AT 9.6 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors $(\bar{R}_x-0.5\bar{M}_x)$	(3) D-Factors (D_x)
0	20106.60	100000.0
1	18719.85	90091.24
2	17975.63	82123.45
3	17297.02	74881.54
4	16661.68	68288.61
5	16057.39	62281.84
6	15477.24	56805.72
7	14917.07	51812.67
8	14373.55	47259.92
9	13843.56	43108.97
10	13324.35	39323.81
11	12813.60	35872.46
12	12309.79	32724.02
13	11813.12	29850.39
14	11325.63	27225.51
15	10850.41	24827.64
16	10390.18	22637.50
17	9947.094	20637.40
18	9522.509	18811.69
19	9116.749	17146.08
20	8729.570	15626.64
21	8360.626	14240.67
22	8009.350	12976.81
23	7674.931	11824.49
24	7356.268	10774.36
25	7052.040	9817.482
26	6760.885	8945.749
27	6481.474	8151.576
28	6212.689	7427.894
29	5953.601	6768.447
30	5703.392	6167.472
31	5461.319	5619.848
32	5226.753	5120.680
33	4999.171	4665.744
34	4778.128	4250.996
35	4563.295	3872.865
36	4354.447	3527.993
37	4151.430	3213.487
38	3954.104	2926.640
39	3762.353	2665.025
40	3576.080	2426.403
41	3395.215	2208.741
42	3219.726	2010.146
43	3049.610	1828.949
44	2884.853	1663.648
45	2725.429	1512.851
46	2571.315	1375.281
47	2422.489	1249.786
48	2278.937	1135.282
49	2140.670	1030.789
50	2007.701	935.4418
51	1880.022	848.4696
52	1757.585	769.1822
53	1640.319	696.9100
54	1528.158	631.0219
55	1421.039	570.9739
56	1318.885	516.2619
57	1221.607	466.4364
58	1129.106	421.0694
59	1041.286	379.7666
60	958.0579	342.1583
61	879.3436	307.9189
62	805.0645	276.7531
63	735.1370	248.4021
64	669.4631	222.6367
65	607.9229	199.2543
66	550.3772	178.0596
67	496.6793	158.8619
68	446.6828	141.4846
69	400.2498	125.7535
70	357.2528	111.5196
71	317.5699	98.64588
72	281.0775	87.02219
73	247.6435	76.54637
74	217.1253	67.13050
75	189.3704	58.68798
76	164.2230	51.13398
77	141.5301	44.38422
78	121.1461	38.36103
79	102.9345	32.99088
80	86.76587	28.21229
81	72.51541	23.96942
82	60.05863	20.21857
83	49.26732	16.92056
84	40.00769	14.04246
85	32.14029	11.55154
86	25.52599	9.409235
87	20.03087	7.579734
88	15.52346	6.036197
89	11.87261	4.752438
90	8.951975	3.697680
91	6.646434	2.838431
92	4.854476	2.145053
93	3.485958	1.593831
94	2.460382	1.163090
95	1.706903	.8330793
96	1.164505	.5854179
97	.7817432	.4041809
98	.5166560	.2741682
99	.3363592	.1829498
100	.2157990	.1201275
101	.1364913	.07767686
102	.08507813	.04956765
103	.05218797	.03118211
104	.03143653	.01932919
105	.01851067	.01182347
106	.01052543	.007171801
107	.005616367	.004289091
108	.002598505	.002558765
109	.0007222445	.001510649

TABLE C(9.8)
LIFE TABLE 80CNSMT WITH INTEREST AT 9.8 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors ($\bar{R}x$-0.5$\bar{M}x$)	(3) D-Factors (Dx)	(1) Age x	(2) R-Factors ($\bar{R}x$-0.5$\bar{M}x$)	(3) D-Factors (Dx)
0	18588.23	100000.0	55	1238.613	516.4973
1	17236.12	89927.14	56	1148.500	466.1547
2	16525.92	81824.55	57	1062.790	420.3980
3	15881.10	74473.10	58	981.3861	378.8175
4	15279.32	67792.42	59	904.1931	341.0370
5	14708.37	61716.67	60	831.1246	306.7044
6	14161.34	56187.72	61	762.1021	275.5100
7	13634.08	51155.63	62	697.0482	247.1734
8	13123.27	46575.63	63	635.8810	221.4485
9	12625.78	42407.40	64	578.5060	198.1173
10	12138.91	38613.37	65	524.8097	176.9871
11	11660.34	35160.21	66	474.6618	157.8729
12	11188.57	32015.86	67	427.9256	140.5951
13	10723.79	29151.23	68	384.4654	124.9878
14	10267.98	26539.39	69	344.1533	110.8886
15	9824.126	24157.87	70	306.8714	98.15809
16	9394.854	21986.69	71	272.5066	86.66868
17	8982.232	20007.58	72	240.9451	76.31703
18	8587.549	18204.37	73	212.0659	67.00763
19	8211.085	16562.31	74	185.7393	58.65806
20	7852.569	15067.11	75	161.8275	51.18765
21	7511.637	13705.76	76	140.1901	44.51781
22	7187.710	12466.62	77	120.6897	38.57102
23	6879.978	11338.91	78	103.1961	33.27598
24	6587.357	10313.09	79	87.58687	28.56556
25	6308.553	9380.056	80	73.74679	24.38347
26	6042.242	8531.596	81	61.56466	20.67869
27	5787.132	7760.029	82	50.93008	17.41101
28	5542.138	7058.228	83	41.72981	14.54442
29	5306.359	6419.885	84	33.84623	12.04851
30	5079.003	5839.203	85	27.15731	9.893233
31	4859.351	5311.035	86	21.54169	8.043790
32	4646.794	4830.482	87	16.88292	6.467979
33	4440.825	4393.311	88	13.06709	5.141458
34	4241.013	3995.489	89	9.980930	4.0[illegible]0615
35	4047.039	3633.456	90	7.515683	3.138113
36	3858.680	3303.874	91	5.572515	2.404506
37	3675.783	3003.865	92	4.064471	1.813818
38	3498.204	2730.747	93	2.914529	1.345260
39	3325.828	2482.114	94	2.054085	.9799086
40	3158.555	2255.753	95	1.422920	.7005944
41	2996.310	2049.659	96	.9692952	.4914220
42	2839.053	1861.970	97	.6496997	.3386668
43	2686.774	1691.044	98	.4287230	.2293095
44	2539.450	1535.404	99	.2786774	.1527373
45	2397.048	1393.689	100	.1785138	.1001069
46	2259.537	1264.646	101	.1127348	.06461320
47	2126.890	1147.154	102	.07016427	.04115628
48	1999.084	1040.155	103	.04297703	.02584351
49	1876.120	942.6973	104	.02585266	.01599072
50	1758.001	853.9402	105	.01520383	.009763540
51	1644.712	773.1348	106	.008635904	.005911517
52	1536.200	699.6106	107	.004604223	.003528939
53	1432.391	632.7207	108	.002128986	.002101442
54	1333.217	571.8577	109	.0005915644	.001238394

TABLE C(10.0)
LIFE TABLE 80CNSMT WITH INTEREST AT 10.0 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors $(\bar{R}x-0.5\bar{M}x)$	(3) D-Factors (Dx)	(1) Age x	(2) R-Factors $(\bar{R}x-0.5\bar{M}x)$	(3) D-Factors (Dx)
0	17219.41	100000.0	55	1080.199	467.3035
1	15899.25	89763.64	56	1000.666	420.9890
2	15220.38	81527.27	57	925.1091	378.9754
3	14606.66	74067.62	58	853.4344	340.8710
4	14035.76	67300.73	59	785.5491	306.3170
5	13495.48	61157.65	60	721.3687	274.9788
6	12978.90	55577.54	61	660.8159	246.5621
7	12481.87	50508.10	62	603.8149	220.8007
8	12001.09	45902.46	63	550.2861	197.4609
9	11533.44	41718.48	64	500.1389	176.3358
10	11076.24	37917.03	65	453.2662	157.2423
11	10627.19	34463.36	66	409.5462	140.0054
12	10184.81	31324.28	67	368.8519	124.4564
13	9749.265	28469.66	68	331.0577	110.4395
14	9322.481	25871.77	69	296.0455	97.80323
15	8907.348	23507.34	70	263.7059	86.41755
16	8506.406	21355.73	71	233.9348	76.16364
17	8121.635	19398.08	72	206.6273	66.94476
18	7754.259	17617.71	73	181.6728	58.67175
19	7404.514	15999.42	74	158.9536	51.26750
20	7072.109	14528.58	75	138.3451	44.65698
21	6756.659	13191.85	76	119.7209	38.76748
22	6457.578	11977.36	77	102.9578	33.52776
23	6174.058	10874.10	78	87.93923	28.87247
24	5905.030	9872.349	79	74.55583	24.74033
25	5649.231	8962.864	80	62.70476	21.07987
26	5405.369	8137.319	81	52.28711	17.84452
27	5172.192	7387.951	82	43.20501	14.99739
28	4948.647	6707.582	83	35.35849	12.50541
29	4733.860	6089.859	84	28.64417	10.34056
30	4527.063	5528.957	85	22.95524	8.475375
31	4327.562	5019.708	86	18.18589	6.878457
32	4134.766	4557.214	87	14.23484	5.520883
33	3948.187	4137.238	88	11.00338	4.380623
34	3767.407	3755.763	89	8.393678	3.436424
35	3592.114	3409.242	90	6.312109	2.664020
36	3422.090	3094.361	91	4.673802	2.037532
37	3257.182	2808.262	92	3.404257	1.534200
38	3097.247	2548.287	93	2.437650	1.135806
39	2942.167	2312.055	94	1.715503	.8258347
40	2791.840	2097.383	95	1.186613	.5893644
41	2646.188	1902.293	96	.8071025	.4126496
42	2505.167	1724.957	97	.5401563	.2838632
43	2368.756	1563.760	98	.3558858	.1918529
44	2236.928	1417.254	99	.2309719	.1275560
45	2109.644	1284.105	100	.1477248	.08345057
46	1986.867	1163.090	101	.09314732	.05376460
47	1868.562	1053.114	102	.05788599	.03418385
48	1754.703	953.1502	103	.03540477	.02142624
49	1645.280	862.2742	104	.02126840	.01323342
50	1540.290	779.6689	105	.01249231	.008065310
51	1439.709	704.6081	106	.007088170	.004874413
52	1343.482	636.4414	107	.003775855	.002904540
53	1251.534	574.5446	108	.001744940	.001726475
54	1163.796	518.3336	109	.0004847054	.001015573

TABLE C(10.2)
LIFE TABLE 80CNSMT WITH INTEREST AT 10.2 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors ($\bar{R}x-0.5\bar{M}x$)	(3) D-Factors (Dx)	(1) Age x	(2) R-Factors ($\bar{R}x-0.5\bar{M}x$)	(3) D-Factors (Dx)
0	159834.4	1000000.	55	9425.590	4228.721
1	146928.2	896007.3	56	8723.270	3802.698
2	140428.5	812316.2	57	8056.870	3416.986
3	134578.3	736650.8	58	7425.472	3067.844
4	129153.9	668134.9	59	6828.181	2751.854
5	124033.5	606046.9	60	6264.175	2465.839
6	119148.1	549750.8	61	5732.701	2207.003
7	114456.2	498699.2	62	5233.021	1972.823
8	109924.6	452402.2	63	4764.366	1761.083
9	105522.5	410419.8	64	4325.872	1569.821
10	101223.2	372344.7	65	3916.532	1397.302
11	97003.88	337815.6	66	3535.208	1241.872
12	92850.04	306488.5	67	3180.725	1101.946
13	88763.01	278052.3	68	2851.922	976.0642
14	84761.57	252221.1	69	2547.707	862.8165
15	80873.70	228754.6	70	2267.071	760.9889
16	77123.92	207439.7	71	2009.054	669.4761
17	73531.23	188082.0	72	1772.695	587.3745
18	70107.19	170509.7	73	1556.982	513.8527
19	66853.80	154566.4	74	1360.847	448.1907
20	63767.95	140102.2	75	1183.165	389.6917
21	60845.60	126981.0	76	1022.800	337.6840
22	58080.82	115081.4	77	878.6483	291.5134
23	55465.57	104291.4	78	749.6649	250.5815
24	52989.32	94511.94	79	634.8744	214.3294
25	50639.73	85649.35	80	533.3597	182.2867
26	48404.22	77619.29	81	444.2413	154.0293
27	46270.63	70343.42	82	366.6519	129.2186
28	44228.77	63749.46	83	299.7093	107.5520
29	42270.14	57773.53	84	242.5049	88.77197
30	40387.34	52357.14	85	194.1041	72.62759
31	38573.61	47448.48	86	153.5841	58.83623
32	36823.28	42998.60	87	120.0644	47.13825
33	35131.61	38965.17	88	92.68922	37.33463
34	33494.56	35308.18	89	70.61378	29.23438
35	31909.09	31992.34	90	53.03180	22.62224
36	30373.09	28984.80	91	39.21435	17.27085
37	28884.99	26257.17	92	28.52309	12.98083
38	27443.40	23783.17	93	20.39532	9.592580
39	26047.12	21539.26	94	14.33246	6.962026
40	24695.12	19503.90	95	9.899081	4.959495
41	23386.60	17657.62	96	6.722928	3.466140
42	22121.07	15982.47	97	4.492456	2.380044
43	20898.26	14462.62	98	2.955307	1.605666
44	19717.83	13083.85	99	1.915028	1.065612
45	18579.35	11833.13	100	1.222907	.6958865
46	17482.41	10698.51	101	.7699129	.4475242
47	16426.61	9669.335	102	.4777381	.2840222
48	15411.62	8735.620	103	.2917735	.1777004
49	14437.30	7888.398	104	.1750342	.1095533
50	13503.53	7119.750	105	.1026812	.06664777
51	12610.03	6422.635	106	.05819937	.04020665
52	11756.22	5790.754	107	.03097647	.02391465
53	10941.34	5218.090	108	.01430689	.01418920
54	10164.69	4699.030	109	.003972933	.008331441

TABLE C(10.4)
LIFE TABLE 80CNSMT WITH INTEREST AT 10.4 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors $(\bar{R}_x-0.5\bar{M}_x)$	(3) D-Factors (D_x)	(1) Age x	(2) R-Factors $(\bar{R}_x-0.5\bar{M}_x)$	(3) D-Factors (D_x)
0	148656.5	1000000.	55	8229.034	3827.346
1	136023.8	894384.1	56	7608.526	3435.524
2	129791.4	809375.7	57	7020.471	3081.462
3	124206.2	732654.5	58	6463.984	2761.592
4	119044.7	663306.5	59	5938.200	2472.659
5	114185.0	600577.2	60	5442.325	2211.648
6	109558.2	543802.2	61	4975.631	1975.908
7	105122.8	492409.4	62	4537.403	1763.049
8	100845.8	445887.0	63	4126.904	1570.973
9	96696.41	403776.5	64	3743.311	1397.821
10	92648.13	365654.0	65	3385.678	1241.950
11	88678.49	331144.4	66	3052.949	1101.801
12	84772.99	299891.7	67	2744.035	975.8859
13	80932.86	271574.7	68	2457.864	862.8391
14	77176.33	245899.0	69	2193.430	761.3466
15	73530.51	222616.7	70	1949.805	670.2777
16	70019.07	201508.0	71	1726.103	588.6052
17	66660.23	182372.8	72	1521.443	515.4857
18	63464.92	165034.4	73	1334.905	450.1453
19	60434.80	149332.0	74	1165.519	391.9128
20	57566.54	135112.4	75	1012.269	340.1419
21	54855.98	122236.7	76	874.1359	294.2132
22	52297.11	110581.0	77	750.1298	253.5261
23	49881.92	100031.4	78	639.3165	217.5333
24	47600.08	90487.21	79	540.8251	185.7252
25	45439.50	81853.47	80	453.8385	157.6728
26	43387.96	74044.91	81	377.5753	132.9896
27	41433.67	66982.53	82	311.2670	111.3658
28	39566.72	60593.65	83	254.1353	92.52468
29	37778.90	54814.06	84	205.3819	76.23030
30	36063.01	49585.15	85	164.1891	62.25381
31	34412.56	44854.96	86	129.7521	50.34098
32	32822.05	40574.67	87	101.3052	40.25898
33	31286.88	36702.00	88	78.10663	31.82832
34	29803.17	33197.17	89	59.42672	24.87759
35	28367.97	30025.08	90	44.57109	19.21598
36	26979.18	27153.20	91	32.91357	14.64378
37	25635.28	24553.38	92	23.90704	10.98637
38	24334.87	22199.62	93	17.07045	8.104008
39	23076.76	20068.69	94	11.97860	5.871007
40	21859.91	18139.37	95	8.261076	4.174717
41	20683.50	16392.51	96	5.602021	2.912381
42	19546.99	14810.50	97	3.737706	1.996179
43	18450.08	13377.82	98	2.455002	1.344257
44	17392.37	12080.54	99	1.588358	.8905094
45	16373.39	10905.94	100	1.012725	.5804843
46	15392.71	9842.364	101	.6366064	.3726329
47	14449.87	8879.430	102	.3944250	.2360638
48	13544.51	8007.459	103	.2405404	.1474273
49	12676.43	7217.759	104	.1441016	.09072514
50	11845.46	6502.656	105	.08442988	.05509350
51	11051.26	5855.336	106	.04780349	.03317609
52	10293.25	5269.704	107	.02542175	.01969717
53	9570.677	4739.965	108	.01173457	.01166569
54	8882.832	4260.734	109	.003257629	.006837305

TABLE C(10.6)
LIFE TABLE 80CNSMT WITH INTEREST AT 10.6 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors ($\bar{R}x-0.5\bar{M}x$)	(3) D-Factors (Dx)
0	138531.1	1000000.
1	126152.2	892766.7
2	120167.3	806451.1
3	114827.5	728687.1
4	109909.2	658521.6
5	105290.5	595166.6
6	100902.7	537928.6
7	96704.22	486210.1
8	92662.13	439477.3
9	88745.87	397252.4
10	84929.11	359095.4
11	81189.59	324616.7
12	77512.95	293448.4
13	73900.28	265259.3
14	70369.24	239746.3
15	66946.15	216654.1
16	63653.84	195756.1
17	60509.76	176846.8
18	57524.27	159744.3
19	54698.68	144283.9
20	52029.48	130308.9
21	49512.39	117677.8
22	47141.34	106264.3
23	44908.38	95952.71
24	42803.33	86640.69
25	40814.41	78232.24
26	38929.71	70641.16
27	37137.79	63787.87
28	35429.06	57599.36
29	33795.56	52011.15
30	32230.32	46964.53
31	30727.05	42407.51
32	29280.46	38291.40
33	27886.11	34574.03
34	26540.24	31215.85
35	25239.98	28182.03
36	23983.29	25440.35
37	22768.65	22962.93
38	21594.69	20724.09
39	20460.22	18700.92
40	19364.21	16872.53
41	18305.81	15220.09
42	17284.46	13726.37
43	16299.81	12376.14
44	15351.43	11155.78
45	14438.82	10052.88
46	13561.51	9056.094
47	12719.02	8155.312
48	11910.95	7341.151
49	11137.07	6605.196
50	10397.15	5940.023
51	9690.823	5339.039
52	9017.493	4796.356
53	8376.414	4306.400
54	7766.891	3864.003
55	7188.247	3464.693
56	6639.740	3104.374
57	6120.561	2779.405
58	5629.855	2486.385
59	5166.795	2222.220
60	4730.617	1984.051
61	4320.618	1769.365
62	3936.111	1575.901
63	3576.390	1401.675
64	3240.678	1244.928
65	2928.087	1104.105
66	2637.638	977.7405
67	2368.324	864.4372
68	2119.157	762.9186
69	1889.212	671.9620
70	1677.632	590.5151
71	1483.607	517.6239
72	1306.328	452.5023
73	1144.958	394.4308
74	998.6181	342.7847
75	866.3932	296.9656
76	747.3666	256.4024
77	640.6527	220.5446
78	545.4161	188.8920
79	460.8799	160.9803
80	386.3165	136.4183
81	321.0316	114.8543
82	264.3448	96.00537
83	215.5695	79.61871
84	174.0046	65.47856
85	138.9345	53.37666
86	109.6574	43.08450
87	85.50745	34.39348
88	65.84173	27.14195
89	50.02977	21.17627
90	37.47352	16.32743
91	27.63498	12.42002
92	20.04517	9.301165
93	14.29270	6.848523
94	10.01489	4.952490
95	6.896581	3.515215
96	4.669677	2.447863
97	3.110876	1.674759
98	2.040130	1.125768
99	1.317890	.7444220
100	.8389715	.4843788
101	.5265722	.3103772
102	.3257592	.1962691
103	.1983754	.1223530
104	.1186786	.07515849
105	.06944782	.04555801
106	.03927875	.02738442
107	.02087062	.01622916
108	.009628208	.009594370
109	.002672073	.005613130

TABLE C(10.8)
LIFE TABLE 80CNSMT WITH INTEREST AT 10.8 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors $(\bar{R}_x-0.5\bar{M}_x)$	(3) D-Factors (D_x)	(1) Age x	(2) R-Factors $(\bar{R}_x-0.5\bar{M}_x)$	(3) D-Factors (D_x)
0	129344.5	1000000.	55	6282.454	3136.967
1	117201.4	891155.2	56	5797.349	2805.657
2	111446.2	803542.3	57	5338.751	2507.424
3	106334.0	724748.2	58	4905.842	2239.029
4	101641.0	653779.8	59	4497.830	1997.532
5	97245.52	589814.4	60	4113.983	1780.224
6	93078.85	532128.9	61	3753.626	1584.728
7	89099.55	480099.8	62	3416.104	1408.905
8	85274.68	433171.0	63	3100.742	1250.879
9	81573.85	390845.2	64	2806.807	1108.990
10	77970.93	352665.9	65	2533.470	981.7691
11	74443.88	318229.1	66	2279.823	867.8363
12	70978.48	287154.8	67	2044.936	765.8841
13	67575.67	259101.8	68	1827.901	674.7193
14	64252.60	233758.3	69	1627.866	593.2053
15	61034.77	210861.5	70	1444.046	520.3634
16	57944.21	190178.4	71	1275.696	455.3081
17	54997.67	171497.7	72	1122.077	397.3079
18	52204.93	154633.0	73	982.4272	345.6946
19	49566.97	139415.1	74	855.9511	299.8877
20	47080.14	125684.5	75	741.8249	259.3335
21	44740.03	113296.7	76	639.2254	223.5064
22	42540.53	102123.4	77	547.3597	191.9021
23	40473.75	92047.22	78	465.4815	164.0636
24	38529.68	82964.19	79	392.8979	139.5682
25	36696.83	74777.33	80	328.9614	118.0597
26	34963.61	67399.61	81	273.0553	99.21832
27	33318.91	60750.94	82	224.5774	82.78575
28	31753.46	54758.04	83	182.9223	68.53155
29	30259.52	49356.24	84	147.4739	56.25873
30	28830.37	44486.78	85	117.6064	45.77808
31	27459.93	40097.67	86	92.70777	36.88439
32	26143.08	36140.41	87	72.19891	29.39091
33	24875.54	32572.95	88	55.52244	23.15225
34	23653.68	29356.05	89	42.13365	18.03089
35	22474.71	26455.15	90	31.51733	13.87717
36	21336.65	23838.36	91	23.21118	10.53709
37	20238.00	21478.10	92	16.81309	7.876823
38	19177.39	19349.04	93	11.97120	5.789299
39	18153.66	17428.59	94	8.376077	4.178958
40	17165.77	15696.21	95	5.759514	2.960818
41	16212.87	14133.42	96	3.893895	2.058080
42	15294.38	12723.34	97	2.590097	1.405539
43	14409.90	11451.06	98	1.695976	.9430939
44	13558.99	10303.30	99	1.093871	.6225016
45	12741.12	9267.914	100	.6952797	.4043168
46	11955.79	8333.891	101	.4357144	.2586079
47	11202.51	7491.397	102	.2691448	.1632373
48	10480.85	6731.343	103	.1636607	.1015774
49	9790.536	6045.590	104	.09777600	.06228395
50	9131.305	5426.958	105	.05714489	.03768584
51	8502.771	4869.079	106	.03228581	.02261166
52	7904.331	4366.269	107	.01714041	.01337643
53	7335.251	3913.170	108	.007902773	.007893617
54	6794.848	3504.833	109	.002192557	.004609778

TABLE C(11.0)
LIFE TABLE 80CNSMT WITH INTEREST AT 11.0 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors $(\bar{R}_x\text{-}0.5\bar{M}_x)$	(3) D-Factors (D_x)	(1) Age x	(2) R-Factors $(\bar{R}_x\text{-}0.5\bar{M}_x)$	(3) D-Factors (D_x)
0	120996.2	1000000.	55	5493.718	2840.749
1	109072.8	889549.5	56	5064.471	2536.146
2	103531.1	800649.3	57	4659.187	2262.477
3	98630.14	720837.7	58	4277.084	2016.662
4	94146.29	649080.6	59	3917.407	1795.907
5	89957.93	584519.9	60	3579.456	1597.650
6	85996.32	526402.0	61	3262.589	1419.641
7	82220.08	474077.1	62	2966.178	1259.860
8	78596.35	426966.3	63	2689.584	1116.536
9	75094.91	384552.7	64	2432.117	988.1017
10	71689.81	346362.9	65	2193.005	873.1728
11	68359.24	311978.3	66	1971.405	770.4516
12	65089.12	281007.3	67	1766.462	678.7149
13	61880.25	253097.9	68	1577.340	596.8487
14	58749.26	227930.3	69	1403.257	523.7969
15	55720.88	205233.9	70	1243.492	458.6500
16	52816.37	184769.3	71	1097.363	400.5870
17	50051.79	166319.7	72	964.1967	348.9277
18	47436.36	149693.9	73	843.2989	303.0523
19	44970.78	134718.9	74	733.9507	262.4221
20	42651.25	121232.0	75	635.4103	226.5256
21	40473.25	109086.1	76	546.9392	194.8791
22	38430.65	98150.98	77	467.8278	167.0213
23	36515.60	88307.31	78	397.4098	142.5349
24	34718.31	79449.92	79	335.0673	121.0354
25	33027.51	71480.81	80	280.2242	102.1985
26	31431.97	64312.25	81	232.3333	85.73363
27	29920.92	57863.69	82	190.8615	71.40550
28	28485.34	52061.63	83	155.2751	59.00427
29	27117.76	46841.28	84	125.0331	48.35034
30	25811.67	42143.87	85	99.58794	39.27209
31	24561.21	37917.47	86	78.40585	31.58536
32	23361.43	34113.79	87	60.98330	25.12309
33	22208.20	30690.99	88	46.83700	19.75468
34	21098.01	27610.12	89	35.49627	15.35715
35	20028.17	24836.91	90	26.51718	11.79807
36	18996.73	22339.86	91	19.50241	8.942270
37	18002.23	20091.70	92	14.10712	6.672598
38	17043.32	18067.46	93	10.03031	4.895383
39	16118.84	16244.89	94	7.007919	3.527325
40	15227.77	14603.81	95	4.811627	2.494629
41	14369.26	13126.09	96	3.248151	1.730905
42	13542.71	11795.21	97	2.157269	1.179969
43	12747.69	10596.62	98	1.410384	.7903137
44	11983.74	9517.319	99	.9082577	.5207171
45	11250.31	8545.494	100	.5764055	.3375981
46	10546.87	7670.431	101	.3606636	.2155444
47	9872.945	6882.585	102	.2224496	.1358098
48	9228.073	6173.156	103	.1350696	.08435790
49	8611.945	5534.278	104	.08058393	.05163230
50	8024.273	4959.016	105	.04703835	.03118461
51	7464.653	4441.224	106	.02654735	.01867718
52	6932.484	3975.421	107	.01408193	.01102899
53	6427.048	3556.462	108	.006488865	.006496635
54	5947.677	3179.607	109	.001799736	.003787122

TABLE C(11.2)
LIFE TABLE 80CNSMT WITH INTEREST AT 11.2 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors ($\bar{R}_x$-0.5$\bar{M}_x$)	(3) D-Factors (D_x)	(1) Age x	(2) R-Factors ($\bar{R}_x$-0.5$\bar{M}_x$)	(3) D-Factors (D_x)
0	113397.6	1000000.	55	4806.538	2572.962
1	101679.1	887949.6	56	4426.531	2292.942
2	96336.16	797771.9	57	4068.190	2041.838
3	91631.83	716955.3	58	3730.770	1816.721
4	87342.47	644423.5	59	3413.554	1614.943
5	83346.52	579282.3	60	3115.877	1434.079
6	79575.32	520746.9	61	2837.125	1272.003
7	75987.53	468140.6	62	2576.704	1126.808
8	72550.36	420861.4	63	2334.008	996.8244
9	69233.74	378372.5	64	2108.389	880.5741
10	66011.94	340183.5	65	1899.129	776.7525
11	62863.34	305861.3	66	1705.448	684.1416
12	59774.02	275002.0	67	1526.559	601.5978
13	56744.64	247243.6	68	1361.695	528.0819
14	53791.32	222257.6	69	1210.137	462.6133
15	50938.06	199766.2	70	1071.227	404.3476
16	48205.37	179523.3	71	944.3388	352.5238
17	45608.63	161306.9	72	828.8584	306.5104
18	43156.56	144921.1	73	724.1561	265.7331
19	40849.56	130189.0	74	629.5820	229.6924
20	38683.72	116944.8	75	544.4684	197.9163
21	36654.40	105039.3	76	468.1532	169.9604
22	34755.47	94339.78	77	400.0014	145.4028
23	32979.15	84725.68	78	339.4184	123.8626
24	31315.82	76090.43	79	285.8536	104.9904
25	29754.50	68335.17	80	238.7946	88.49111
26	28284.24	61371.49	81	197.7558	74.10111
27	26894.62	55118.49	82	162.2657	61.60605
28	25576.89	49502.50	83	131.8537	50.81517
29	24323.84	44458.65	84	106.0448	41.56499
30	23129.15	39928.24	85	84.35995	33.70003
31	21987.17	35859.42	86	66.33369	27.05517
32	20893.12	32204.17	87	51.52810	21.48106
33	19843.02	28920.86	88	39.52413	16.86052
34	18833.48	25970.88	89	29.91498	13.08367
35	17861.90	23320.30	90	22.31812	10.03340
36	16926.37	20938.01	91	16.39199	7.591073
37	16025.47	18797.06	92	11.84083	5.654167
38	15157.87	16872.85	93	8.407059	4.140745
39	14322.43	15143.50	94	5.865304	2.978211
40	13518.13	13589.19	95	4.021163	2.102491
41	12744.13	12192.18	96	2.710454	1.456195
42	11999.82	10936.29	97	1.797409	.9909123
43	11284.75	9807.305	98	1.173301	.6624945
44	10598.43	8792.555	99	.7544097	.4357153
45	9940.302	7880.536	100	.4780267	.2819805
46	9309.847	7060.843	101	.2986472	.1797108
47	8706.551	6324.214	102	.1839218	.1130281
48	8129.955	5662.138	103	.1115132	.07008087
49	7579.727	5067.017	104	.06643856	.04281672
50	7055.553	4532.159	105	.03873308	.02581371
51	6557.017	4051.636	106	.02183664	.01543261
52	6083.526	3620.171	107	.01157332	.009096668
53	5634.381	3232.826	108	.005329822	.005348761
54	5208.930	2885.066	109	.001477819	.003112377

TABLE C(11.4)
LIFE TABLE 80CNSMT WITH INTEREST AT 11.4 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors $(\bar{R}_x-0.5\bar{M}_x)$	(3) D-Factors (D_x)	(1) Age x	(2) R-Factors $(\bar{R}_x-0.5\bar{M}_x)$	(3) D-Factors (D_x)
0	106470.2	1000000.	55	4207.517	2330.833
1	94943.21	886355.5	56	3870.937	2073.435
2	89785.69	794909.9	57	3553.949	1843.054
3	85264.64	713100.7	58	3255.848	1636.910
4	81156.40	639808.1	59	2975.952	1452.490
5	77339.53	574100.9	60	2713.630	1287.505
6	73745.43	515162.5	61	2468.301	1139.944
7	70332.79	462288.9	62	2239.400	1008.010
8	67068.92	414854.6	63	2026.356	890.1296
9	63923.90	372302.5	64	1828.563	784.9104
10	60872.18	334125.2	65	1645.353	691.1247
11	57892.38	299874.9	66	1476.005	607.6302
12	54970.70	269135.5	67	1319.796	533.3585
13	52107.68	241534.8	68	1176.021	467.3410
14	49318.96	216736.0	69	1044.024	408.6677
15	46627.81	194453.6	70	923.1994	356.5550
16	44054.02	174435.3	71	812.9771	310.2986
17	41612.32	156453.8	72	712.7969	269.3123
18	39310.95	140308.6	73	622.0875	233.0645
19	37150.04	125819.1	74	540.2618	201.0929
20	35125.56	112816.6	75	466.7194	172.9623
21	33232.79	101149.4	76	400.8665	148.2645
22	31465.59	90683.02	77	342.1357	126.6140
23	29816.26	81295.36	78	289.9961	107.6635
24	28275.35	72878.66	79	243.9574	91.09563
25	26832.15	65333.24	80	203.5640	76.64210
26	25476.03	58570.13	81	168.3851	64.06370
27	24196.87	52508.11	82	138.0037	53.16555
28	22986.21	47073.43	83	112.0050	43.77437
29	21837.05	42201.18	84	89.97203	35.74158
30	20743.30	37832.76	85	71.48567	28.92650
31	19699.49	33916.48	86	56.14001	23.18118
32	18701.03	30404.60	87	43.55414	18.37218
33	17744.06	27255.73	88	33.36471	14.39446
34	16825.32	24431.66	89	25.22008	11.14997
35	15942.28	21898.79	90	18.79055	8.535167
36	15093.12	19626.41	91	13.78246	6.445943
37	14276.41	17587.94	92	9.942082	4.792603
38	13490.85	15759.16	93	7.048973	3.503491
39	12735.34	14118.56	94	4.910712	2.515345
40	12008.86	12646.71	95	3.361740	1.772539
41	11310.59	11326.21	96	2.262566	1.225465
42	10639.89	10141.28	97	1.498109	.8324077
43	9996.308	9078.044	98	.9764189	.5555239
44	9379.342	8124.138	99	.6268449	.3647060
45	8788.430	7268.380	100	.3965804	.2356019
46	8223.041	6500.668	101	.2473829	.1498833
47	7682.656	5812.027	102	.1521213	.09409908
48	7166.811	5194.229	103	.09209807	.05823953
49	6675.156	4639.942	104	.05479577	.03551824
50	6207.360	4142.714	105	.03190558	.02137509
51	5763.001	3696.833	106	.01796821	.01275607
52	5341.495	3297.221	107	.009514985	.007505492
53	4942.165	2939.145	108	.004379360	.004405240
54	4564.377	2618.268	109	.001213914	.002558752

TABLE C(11.6)
LIFE TABLE 80CNSMT WITH INTEREST AT 11.6 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors ($\bar{R}x$-0.5$\bar{M}x$)	(3) D-Factors (Dx)	(1) Age x	(2) R-Factors ($\bar{R}x$-0.5$\bar{M}x$)	(3) D-Factors (Dx)
0	100144.7	1000000.	55	3685.066	2111.864
1	88797.01	884767.0	56	3386.806	1875.280
2	83812.70	792063.3	57	3106.267	1663.930
3	79462.73	709273.7	58	2842.781	1475.171
4	75523.45	635234.0	59	2595.701	1306.628
5	71873.52	568975.0	60	2364.433	1156.135
6	68444.39	509647.9	61	2148.424	1021.796
7	65194.81	456520.7	62	1947.141	901.9175
8	62092.16	408944.0	63	1760.048	795.0162
9	59106.68	366340.5	64	1586.577	699.7837
10	56213.03	328185.3	65	1426.107	615.0652
11	53390.03	294016.1	66	1277.976	539.7904
12	50624.02	263404.4	67	1141.517	472.9617
13	47915.42	235967.8	68	1016.085	413.6772
14	45279.40	211361.1	69	901.0797	361.0930
15	42738.52	189291.4	70	795.9469	314.4824
16	40311.89	169500.2	71	700.1659	273.1936
17	38013.63	151755.0	72	613.2268	236.6835
18	35851.46	135850.8	73	534.6117	204.4602
19	33825.32	121603.4	74	463.7905	176.0964
20	31931.03	108841.1	75	400.2236	151.1911
21	30163.82	97410.12	76	343.3790	129.3698
22	28517.55	87174.18	77	292.7493	110.2804
23	26984.60	78009.72	78	247.8610	93.60655
24	25555.70	69807.85	79	208.2774	79.05990
25	24220.40	62468.21	80	173.5937	66.39679
26	22968.37	55901.32	81	143.4278	55.40038
27	21789.79	50025.71	82	117.4111	45.89358
28	20676.49	44767.59	83	95.17792	37.71921
29	19621.68	40062.08	84	76.36225	30.74238
30	18619.48	35850.73	85	60.59742	24.83594
31	17664.61	32082.02	86	47.52944	19.86741
32	16752.63	28708.54	87	36.82701	15.71764
33	15879.84	25689.21	88	28.17498	12.29258
34	15043.07	22986.18	89	21.26940	9.504788
35	14239.91	20566.24	90	15.82604	7.262760
36	13468.56	18399.10	91	11.59239	5.475164
37	12727.63	16458.56	92	8.350720	4.063527
38	12015.86	14720.79	93	5.912335	2.965197
39	11332.16	13164.65	94	4.112920	2.125060
40	10675.53	11771.11	95	2.811441	1.494825
41	10045.15	10523.14	96	1.889353	1.031612
42	9440.396	9405.346	97	1.249088	.6994758
43	8860.794	8404.176	98	.8128611	.4659726
44	8305.831	7507.600	99	.5210350	.3053666
45	7774.945	6704.748	100	.3291279	.1969148
46	7267.605	5985.822	101	.2049914	.1250472
47	6783.291	5342.130	102	.1258641	.07836588
48	6321.534	4765.724	103	.07609030	.04841506
49	5881.972	4249.535	104	.04520935	.02947372
50	5464.263	3787.344	105	.02629090	.01770568
51	5067.982	3373.655	106	.01479032	.01054733
52	4692.557	3003.585	107	.007825494	.006194778
53	4337.334	2672.599	108	.003599667	.003629419
54	4001.701	2376.555	109	.0009974892	.002104344

TABLE C(11.8)
LIFE TABLE 80CNSMT WITH INTEREST AT 11.8 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors ($\bar{R}_x-0.5\bar{M}_x$)	(3) D-Factors (D_x)
0	94359.57	1000000.
1	83180.07	883184.3
2	78357.83	789232.0
3	74167.84	705474.0
4	70386.42	630700.7
5	66892.33	563904.0
6	63617.12	504202.0
7	60519.55	450834.6
8	57567.11	403128.0
9	54730.20	360484.4
10	51983.65	322361.4
11	49306.52	288281.9
12	46685.27	257805.2
13	44120.21	230538.7
14	41626.06	206128.7
15	39224.68	184275.1
16	36934.53	164713.2
17	34769.11	147205.4
18	32735.72	131542.3
19	30834.04	117536.0
20	29059.82	105012.4
21	27408.22	93815.43
22	25873.10	83807.04
23	24446.93	74862.39
24	23120.62	66871.59
25	21883.99	59733.62
26	20726.99	53358.58
27	19640.11	47664.81
28	18615.43	42578.53
29	17646.38	38034.95
30	16727.29	33975.80
31	15853.06	30349.80
32	15019.41	27109.88
33	14222.76	24215.29
34	13460.08	21628.59
35	12729.02	19316.95
36	12027.84	17250.54
37	11355.18	15403.53
38	10709.82	13752.51
39	10090.68	12276.73
40	9496.791	10957.54
41	8927.336	9778.304
42	8381.694	8723.990
43	7859.384	7781.404
44	7359.888	6938.832
45	6882.647	6185.717
46	6427.131	5512.566
47	5992.820	4910.964
48	5579.247	4373.244
49	5186.043	3892.589
50	4812.858	3463.014
51	4459.267	3079.233
52	4124.712	2736.555
53	3808.565	2430.639
54	3510.236	2157.530
55	3229.154	1913.804
56	2964.726	1696.368
57	2716.329	1502.489
58	2483.331	1329.662
59	2265.123	1175.637
60	2061.141	1038.370
61	1870.865	916.0731
62	1693.793	807.1515
63	1529.421	710.2098
64	1377.218	624.0176
65	1236.610	547.4905
66	1106.985	479.6263
67	987.7330	419.4944
68	878.2619	366.2555
69	778.0224	319.1273
70	686.5090	277.4366
71	603.2464	240.5804
72	527.7707	208.0559
73	459.6128	179.4087
74	398.2944	154.2437
75	343.3306	132.1921
76	294.2448	112.9106
77	250.5837	96.07766
78	211.9251	81.40531
79	177.8801	68.63176
80	148.0890	57.53583
81	122.2132	47.92106
82	99.92666	39.62671
83	80.90737	32.51030
84	64.83391	26.44955
85	51.38555	21.32966
86	40.25355	17.03205
87	31.14972	13.45040
88	23.80074	10.50058
89	17.94379	8.104668
90	13.33385	6.181827
91	9.753700	4.651946
92	7.016509	3.446380
93	4.960702	2.510360
94	3.445937	1.795875
95	2.352043	1.261007
96	1.578255	.8686925
97	1.041826	.5879557
98	.6769390	.3909801
99	.4332386	.2557633
100	.2732448	.1646332
101	.1699244	.1043603
102	.1041760	.06528462
103	.06288719	.04026121
104	.03731328	.02446604
105	.02167194	.01467113
106	.01217877	.008724003
107	.006438259	.005114717
108	.002959831	.002991268
109	.0008199389	.001731240

TABLE C(12.0)
LIFE TABLE 80CNSMT WITH INTEREST AT 12.0 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors ($\bar{R}x$-0.5$\bar{M}x$)	(3) D-Factors (Dx)	(1) Age x	(2) R-Factors ($\bar{R}x$-0.5$\bar{M}x$)	(3) D-Factors (Dx)
0	89060.35	1000000.	55	2831.098	1734.624
1	78038.80	881607.1	56	2596.553	1534.800
2	73368.47	786415.8	57	2376.514	1356.959
3	69328.28	701701.4	58	2170.383	1198.728
4	65694.58	626207.7	59	1977.587	1057.977
5	62346.21	558887.1	60	1797.594	932.7795
6	59214.80	498823.9	61	1629.914	821.4493
7	56259.18	445229.2	62	1474.074	722.4861
8	53446.09	397404.9	63	1329.603	634.5777
9	50748.50	354732.1	64	1196.007	556.5688
10	48139.06	316651.0	65	1072.752	487.4413
11	45597.82	282669.5	66	959.2776	426.2579
12	43111.37	252334.7	67	855.0216	372.1512
13	40679.92	225243.9	68	759.4437	324.3406
14	38317.74	201034.9	69	672.0414	282.1012
15	36046.04	179400.4	70	592.3534	244.8095
16	33882.62	160069.7	71	519.9465	211.9087
17	31840.42	142799.9	72	454.3989	182.9331
18	29926.31	127377.7	73	395.2861	157.4633
19	28139.74	113611.6	74	342.1767	135.1348
20	26476.38	101324.9	75	294.6350	115.6083
21	24931.35	90359.47	76	252.2344	98.56936
22	23498.51	80575.62	77	214.5699	83.72469
23	22170.44	71847.33	78	181.2650	70.81213
24	20938.21	64063.76	79	151.9738	59.59418
25	19791.90	57123.31	80	126.3767	49.87017
26	18721.75	50935.73	81	104.1734	41.46223
27	17718.54	45419.25	82	85.07595	34.22458
28	16774.61	40500.14	83	68.80061	28.02817
29	15883.61	36113.74	84	55.06522	22.76229
30	15040.04	32202.02	85	43.58920	18.32337
31	14238.99	28713.96	86	34.10329	14.60535
32	13476.33	25602.87	87	26.35676	11.51342
33	12748.63	22828.34	88	20.11255	8.972350
34	12052.96	20353.39	89	15.14339	6.912764
35	11387.04	18145.59	90	11.23798	5.263288
36	10749.19	16175.54	91	8.209481	3.953655
37	10138.09	14417.84	92	5.897503	2.923822
38	9552.538	12849.48	93	4.163681	2.125923
39	8991.485	11450.12	94	2.888118	1.518139
40	8453.987	10201.51	95	1.968397	1.064086
41	7939.240	9087.377	96	1.318841	.7317269
42	7446.623	8093.083	97	.8692592	.4943692
43	6975.653	7205.772	98	.5639429	.3281597
44	6525.811	6414.056	99	.3603631	.2142854
45	6096.542	5707.688	100	.2269302	.1376878
46	5687.320	5077.474	101	.1409059	.08712390
47	5297.631	4515.278	102	.08625551	.05440472
48	4927.010	4013.702	103	.05199345	.03349162
49	4575.084	3566.185	104	.03080718	.02031594
50	4241.500	3166.966	105	.01787077	.01216076
51	3925.835	2810.965	106	.01003188	.007218327
52	3627.550	2493.681	107	.005298801	.004224411
53	3346.040	2210.960	108	.002434579	.002466174
54	3080.738	1959.030	109	.0006742288	.001424785

TABLE C(12.2)
LIFE TABLE 80CNSMT WITH INTEREST AT 12.2 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors ($\bar{R}x$-0.5$\bar{M}x$)	(3) D-Factors (Dx)	(1) Age x	(2) R-Factors ($\bar{R}x$-0.5$\bar{M}x$)	(3) D-Factors (Dx)
0	84198.55	1000000.	55	2483.374	1572.496
1	73325.63	880035.7	56	2275.238	1388.868
2	68797.89	783614.7	57	2080.231	1225.748
3	64898.22	697955.7	58	1897.787	1080.886
4	61402.94	621754.7	59	1727.367	952.2719
5	58191.03	553923.6	60	1568.473	838.0867
6	55194.18	493512.6	61	1420.643	736.7427
7	52371.26	439703.4	62	1283.433	646.8294
8	49689.92	391773.1	63	1156.401	567.1139
9	47120.90	349081.6	64	1039.089	496.5116
10	44639.41	311051.7	65	931.0034	434.0683
11	42224.92	277176.1	66	831.6275	378.9077
12	39864.17	246989.8	67	740.4470	330.2217
13	37557.26	220079.8	68	656.9672	287.2847
14	35318.03	196075.7	69	580.7297	249.4258
15	33167.03	174663.0	70	511.3134	216.0677
16	31121.46	155564.9	71	448.3238	186.6962
17	29193.69	138533.8	72	391.3779	160.8808
18	27390.19	123352.0	73	340.0916	138.2345
19	25710.21	109824.9	74	294.0759	118.4212
20	24149.35	97773.16	75	252.9399	101.1292
21	22702.66	87036.65	76	216.3014	86.07054
22	21364.06	77474.24	77	183.7988	72.97789
23	20126.20	68958.76	78	155.0966	61.61275
24	18980.34	61378.52	79	129.8870	51.75972
25	17916.80	54631.43	80	107.8860	43.23685
26	16926.11	48626.93	81	88.82779	35.88319
27	15999.34	43283.20	82	72.45771	29.56662
28	15129.06	38526.65	83	58.52590	24.17039
29	14309.13	34292.75	84	46.78465	19.59430
30	13534.24	30523.76	85	36.98854	15.74506
31	12799.67	27168.97	86	28.90268	12.52784
32	12101.43	24182.10	87	22.30896	9.858109
33	11436.21	21523.10	88	17.00173	7.668683
34	10801.19	19155.45	89	12.78442	5.897820
35	10194.17	17047.15	90	9.474806	4.482518
36	9613.515	15169.28	91	6.912117	3.361157
37	9057.958	13496.81	92	4.958663	2.481225
38	8526.319	12007.20	93	3.495919	1.800893
39	8017.571	10680.50	94	2.421433	1.283740
40	7530.797	9498.847	95	1.647899	.8981886
41	7065.209	8446.375	96	1.102450	.6165453
42	6620.191	7508.807	97	.7255289	.4158076
43	6195.258	6673.638	98	.4699725	.2755189
44	5789.894	5929.800	99	.2998511	.1795907
45	5403.552	5267.356	100	.1885321	.1151893
46	5035.710	4677.409	101	.1168841	.07275772
47	4685.864	4152.095	102	.07144291	.04535273
48	4353.553	3684.284	103	.04300193	.02786944
49	4038.404	3267.661	104	.02544446	.01687540
50	3740.062	2896.687	105	.01474148	.01008331
51	3458.112	2566.486	106	.008266341	.005974535
52	3192.031	2272.739	107	.004362534	.003490269
53	2941.239	2011.475	108	.002003239	.002033956
54	2705.194	1779.099	109	.0005546066	.001172985

TABLE C(12.4)

LIFE TABLE 80CNSMT WITH INTEREST AT 12.4 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors $(\bar{R}x-0.5\bar{M}x)$	(3) D-Factors (Dx)	(1) Age x	(2) R-Factors $(\bar{R}x-0.5\bar{M}x)$	(3) D-Factors (Dx)
0	79731.14	1000000.	55	2179.458	1425.770
1	68998.28	878469.8	56	1994.674	1257.036
2	64604.59	780828.5	57	1821.772	1107.425
3	60836.89	694236.6	58	1660.222	974.8095
4	57471.53	617341.2	59	1509.517	857.2888
5	54387.57	549013.0	60	1369.188	753.1503
6	51516.81	488267.2	61	1238.803	660.8991
7	48818.15	434255.8	62	1117.945	579.2094
8	46259.33	386230.8	63	1006.202	506.9238
9	43811.26	343530.9	64	903.1478	443.0251
10	41449.35	305561.1	65	808.3270	386.6193
11	39153.27	271799.0	66	721.2643	336.8879
12	36909.89	241767.3	67	641.4887	293.0786
13	34719.20	215042.9	68	568.5483	254.5175
14	32594.64	191247.3	69	502.0246	220.5835
15	30556.15	170058.8	70	441.5338	190.7428
16	28620.29	151194.6	71	386.7168	164.5206
17	26798.94	134402.4	72	337.2263	141.5193
18	25098.14	119460.4	73	292.7144	121.3820
19	23516.99	106170.9	74	252.8312	103.7992
20	22050.99	94351.88	75	217.2254	88.48453
21	20695.18	83841.61	76	185.5552	75.17475
22	19443.50	74497.43	77	157.4976	63.62610
23	18288.69	66191.16	78	132.7537	53.62177
24	17222.20	58810.31	79	111.0496	44.96650
25	16234.60	52252.39	80	92.13335	37.49538
26	15316.68	46426.62	81	75.76932	31.06285
27	14459.79	41251.16	82	61.73253	25.54926
28	13656.75	36652.57	83	49.80291	20.84908
29	12901.62	32566.57	84	39.76305	16.87173
30	12189.27	28935.73	85	31.39822	13.53321
31	11515.14	25709.64	86	24.50355	10.74878
32	10875.39	22842.49	87	18.88928	8.443123
33	10266.83	20294.62	88	14.37697	6.556270
34	9686.745	18029.97	89	10.79661	5.033314
35	9133.025	16016.99	90	7.990990	3.818662
36	8604.083	14227.23	91	5.821769	2.858278
37	8098.678	12636.11	92	4.170706	2.106243
38	7615.666	11221.49	93	2.936257	1.526008
39	7154.050	9963.841	94	2.030856	1.085856
40	6712.934	8845.711	95	1.380060	.7583844
41	6291.549	7851.610	96	.9218819	.5196529
42	5889.287	6967.642	97	.6057742	.3498383
43	5505.664	6181.646	98	.3917969	.2313945
44	5140.168	5482.871	99	.2495873	.1505608
45	4792.260	4861.689	100	.1566860	.09639771
46	4461.430	4309.496	101	.09699156	.06077993
47	4147.182	3818.695	102	.05919485	.03781909
48	3849.061	3382.418	103	.03557786	.02319864
49	3566.697	2994.592	104	.02102261	.01402216
50	3299.737	2649.897	105	.01216441	.008363544
51	3047.772	2343.650	106	.006813903	.004946727
52	2810.300	2071.714	107	.003592952	.002884691
53	2586.766	1830.297	108	.001648895	.001678064
54	2376.652	1615.971	109	.0004563670	.0009660198

TABLE C(12.6)
LIFE TABLE 80CNSMT WITH INTEREST AT 12.6 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors ($\bar{R}$x-0.5$\bar{M}$x)	(3) D-Factors (Dx)	(1) Age x	(2) R-Factors ($\bar{R}$x-0.5$\bar{M}$x)	(3) D-Factors (Dx)
0	75619.76	1000000.	55	1913.695	1292.960
1	65019.10	876909.4	56	1749.567	1137.919
2	60751.61	778057.2	57	1596.196	1000.704
3	57108.06	690543.9	58	1453.085	879.3042
4	53864.80	612966.8	59	1319.756	771.9239
5	50901.00	544154.5	60	1195.771	676.9505
6	48148.54	483086.7	61	1080.724	592.9776
7	45566.38	428885.2	62	974.2261	518.7602
8	43122.35	380776.7	63	875.8927	453.2123
9	40787.53	338078.2	64	785.3274	395.3805
10	38537.51	300176.9	65	702.1108	344.4280
11	36352.17	266535.4	66	625.8063	299.5906
12	34218.52	236664.2	67	555.9826	260.1686
13	32136.45	210130.1	68	492.2271	225.5362
14	30118.99	186546.1	69	434.1581	195.1190
15	28185.48	165583.8	70	381.4260	168.4235
16	26351.90	146954.6	71	333.7042	145.0115
17	24629.61	130401.2	72	290.6776	124.5162
18	23024.30	115698.2	73	252.0319	106.6087
19	21534.88	102644.5	74	217.4518	91.00389
20	20156.78	91056.08	75	186.6222	77.43930
21	18885.04	80769.23	76	159.2372	65.67408
22	17713.62	71640.00	77	135.0086	55.48623
23	16635.37	63539.27	78	113.6700	46.67872
24	15641.90	56353.85	79	94.97784	39.07462
25	14724.03	49980.91	80	78.70846	32.52456
26	13872.83	44329.52	81	64.65316	26.89694
27	13079.90	39317.87	82	52.61317	22.08350
28	12338.31	34872.75	83	42.39470	17.98889
29	11642.30	30930.13	84	33.80690	14.53132
30	10986.93	27432.92	85	26.66194	11.63520
31	10367.79	24331.09	86	20.78110	9.224873
32	9781.198	21579.28	87	15.99925	7.233229
33	9224.074	19138.25	88	12.16157	5.606784
34	8693.804	16972.44	89	9.120975	4.296739
35	8188.354	15050.75	90	6.741842	3.254049
36	7706.189	13345.22	91	4.905086	2.431338
37	7246.104	11831.68	92	3.509156	1.788451
38	6806.987	10488.46	93	2.467035	1.293461
39	6387.870	9296.419	94	1.703863	.9187489
40	5987.882	8238.527	95	1.156151	.6405335
41	5606.271	7299.674	96	.7711544	.4381207
42	5242.440	6466.340	97	.5059610	.2944257
43	4895.908	5726.704	98	.3267384	.1943968
44	4566.170	5070.334	99	.2078215	.1262630
45	4252.699	4487.905	100	.1302647	.08069726
46	3954.993	3971.100	101	.08051267	.05079023
47	3672.567	3512.588	102	.04906372	.03154707
48	3404.977	3105.757	103	.02944580	.01931694
49	3151.857	2744.769	104	.01737528	.01165517
50	2912.855	2424.515	105	.01004135	.006939402
51	2687.575	2140.507	106	.005618621	.004097109
52	2475.532	1888.782	107	.002960158	.002384991
53	2276.198	1665.718	108	.001357701	.001384918
54	2089.077	1468.051	109	.0003756594	.0007958466

TABLE C(12.8)
LIFE TABLE 80CNSMT WITH INTEREST AT 12.8 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors $(\bar{R}x-0.5\bar{M}x)$	(3) D-Factors (Dx)	(1) Age x	(2) R-Factors $(\bar{R}x-0.5\bar{M}x)$	(3) D-Factors (Dx)
0	71830.27	1000000.	55	1681.175	1172.725
1	61354.56	875354.6	56	1535.329	1030.271
2	57206.06	775300.5	57	1399.224	904.4309
3	53679.46	686877.3	58	1272.391	793.3010
4	50551.10	608631.1	59	1154.384	695.1886
5	47700.29	539347.5	60	1044.794	608.5754
6	45058.97	477970.2	61	943.2389	532.1390
7	42586.19	423590.4	62	849.3565	464.7107
8	40249.85	375409.0	63	762.7885	405.2724
9	38021.19	332721.4	64	683.1675	352.9311
10	35876.00	294896.8	65	610.1067	306.9038
11	33794.37	261382.9	66	543.2055	266.4780
12	31763.43	231677.6	67	482.0693	231.0028
13	29782.99	205337.8	68	426.3214	199.8978
14	27865.68	181968.5	69	375.6140	172.6317
15	26030.25	161234.3	70	329.6288	148.7486
16	24292.13	142840.6	71	288.0691	127.8446
17	22662.19	126526.0	72	250.6489	109.5809
18	21145.76	112060.9	73	217.0846	93.65496
19	19741.57	99241.28	74	187.0922	79.80452
20	18445.03	87880.96	75	160.3890	67.78884
21	17251.15	77814.59	76	136.7014	57.38787
22	16153.92	68896.95	77	115.7722	48.39947
23	15146.30	60998.04	78	97.36417	40.64467
24	14220.08	54004.08	79	81.26071	33.96321
25	13366.32	47811.95	80	67.26327	28.21985
26	12576.34	42330.61	81	55.18704	23.29568
27	11842.01	37478.38	82	44.85647	19.09281
28	11156.62	33182.29	83	36.10088	15.52514
29	10514.61	29378.61	84	28.75278	12.51888
30	9911.199	26010.63	85	22.64784	10.00607
31	9342.152	23028.71	86	17.63014	7.919165
32	8803.908	20387.98	87	13.55600	6.198413
33	8293.509	18049.65	88	10.29104	4.796135
34	7808.439	15978.65	89	7.708012	3.668985
35	7346.738	14144.36	90	5.689887	2.773705
36	6906.920	12519.30	91	4.134143	2.068763
37	6487.818	11079.76	92	2.953542	1.519049
38	6088.353	9804.480	93	2.073500	1.096674
39	5707.585	8674.772	94	1.430008	.7775891
40	5344.668	7673.989	95	.9689018	.5411585
41	4998.870	6787.415	96	.6452922	.3694925
42	4669.606	6001.900	97	.4227394	.2478660
43	4356.399	5305.963	98	.2725771	.1633652
44	4058.753	4689.487	99	.1731048	.1059195
45	3776.153	4143.446	100	.1083363	.06757528
46	3508.109	3659.807	101	.06685682	.04245595
47	3254.149	3231.498	102	.04068070	.02632369
48	3013.839	2852.157	103	.02437914	.01608997
49	2786.817	2516.176	104	.01436575	.009690918
50	2572.739	2218.654	105	.008291716	.005759670
51	2371.218	1955.287	106	.004634619	.003394551
52	2181.790	1722.284	107	.002439657	.001972518
53	2003.951	1516.191	108	.001118319	.001143372
54	1837.229	1333.899	109	.0003093318	.0006558765

TABLE C(13.0)

LIFE TABLE 80CNSMT WITH INTEREST AT 13.0 PERCENT

COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors ($\bar{R}x-0.5\bar{M}x$)	(3) D-Factors (Dx)
0	68332.17	1000000.
1	57974.75	873805.3
2	53938.60	772558.5
3	50522.30	683236.6
4	47502.23	604333.6
5	44757.80	534591.4
6	42221.05	472916.8
7	39851.07	418370.2
8	37615.88	370126.3
9	35486.86	327458.8
10	33440.02	289718.8
11	31455.63	256338.8
12	29520.95	226804.7
13	27635.72	200663.1
14	25812.17	177511.1
15	24068.49	157006.3
16	22419.57	138848.8
17	20875.81	122772.4
18	19442.19	108544.0
19	18117.30	95956.60
20	16896.51	84821.88
21	15774.81	74972.99
22	14746.24	66263.51
23	13803.86	58562.68
24	12939.64	51756.19
25	12144.87	45740.71
26	11411.12	40425.15
27	10730.53	35727.99
28	10096.59	31576.56
29	9503.940	27907.46
30	8947.959	24664.40
31	8424.568	21798.17
32	7930.337	19264.39
33	7462.419	17024.74
34	7018.394	15044.66
35	6596.373	13294.02
36	6194.922	11745.83
37	5812.908	10376.83
38	5449.287	9166.204
39	5103.148	8095.686
40	4773.668	7149.035
41	4460.138	6311.917
42	4161.984	5571.553
43	3878.737	4916.799
44	3609.912	4337.847
45	3355.004	3825.967
46	3113.539	3373.404
47	2885.055	2973.341
48	2669.133	2619.660
49	2465.415	2306.977
50	2273.567	2030.590
51	2093.212	1786.380
52	1923.906	1570.721
53	1765.170	1380.316
54	1616.556	1212.211
55	1477.637	1063.855
56	1347.979	932.9713
57	1227.142	817.5659
58	1114.688	715.8402
59	1010.199	626.1975
60	913.2914	547.2096
61	823.6097	477.6338
62	740.8152	416.3738
63	664.5748	362.4752
64	594.5482	315.1025
65	530.3792	273.5237
66	471.7003	237.0744
67	418.1506	205.1499
68	369.3866	177.2118
69	325.0915	152.7692
70	284.9756	131.4011
71	248.7694	112.7350
72	216.2138	96.45883
73	187.0526	82.29410
74	161.0303	69.99968
75	137.8934	59.35502
76	117.3972	50.15913
77	99.31211	42.22806
78	83.42690	35.39931
79	69.54906	29.52777
80	57.50237	24.49104
81	47.12320	20.18174
82	38.25649	16.51139
83	30.75196	13.40232
84	24.46259	10.78799
85	19.24462	8.607350
86	14.96202	6.800108
87	11.48973	5.313095
88	8.711147	4.103828
89	6.516132	3.133822
90	4.803692	2.364935
91	3.485547	1.760761
92	2.486740	1.290602
93	1.743332	.9300975
94	1.200575	.6583121
95	.8122558	.4573375
96	.5401569	.3117085
97	.3533275	.2087327
98	.2274720	.1373295
99	.1442373	.08888140
100	.09013049	.05660483
101	.05553640	.03550053
102	.03374171	.02197220
103	.02019129	.01340642
104	.01188161	.008060336
105	.006849311	.004782076
106	.003824268	.002813403
107	.002011372	.001631929
108	.0009214608	.0009442745
109	.0002548031	.0005407090

TABLE C(13.2)
LIFE TABLE 80CNSMT WITH INTEREST AT 13.2 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors $(\bar{R}_x-0.5\bar{M}_x)$	(3) D-Factors (D_x)
0	65098.24	1000000.
1	54852.95	872261.5
2	50923.01	769831.1
3	47610.90	679621.6
4	44693.01	600074.0
5	42048.86	529885.5
6	39610.61	467925.7
7	37337.39	413223.3
8	35197.31	364927.0
9	33161.95	322288.5
10	31207.46	284640.6
11	29314.35	251400.7
12	27470.00	222042.5
13	25674.06	196102.8
14	23938.39	173170.4
15	22280.64	152896.4
16	20715.16	134975.4
17	19251.91	119136.6
18	17895.55	105143.4
19	16644.52	92786.15
20	15494.15	81874.42
21	14439.44	72239.91
22	13474.47	63735.11
23	12592.42	56228.61
24	11785.41	49605.60
25	11044.98	43762.62
26	10362.93	38608.60
27	9731.664	34062.22
28	9144.878	30051.16
29	8597.386	26512.38
30	8084.737	23390.04
31	7602.997	20635.38
32	7148.863	18204.54
33	6719.598	16059.69
34	6312.873	14166.77
35	5926.870	12496.17
36	5560.205	11021.39
37	5211.779	9719.618
38	4880.582	8570.500
39	4565.732	7556.180
40	4266.433	6660.826
41	3981.995	5870.485
42	3711.859	5172.744
43	3455.564	4556.792
44	3212.636	4013.127
45	2982.584	3533.312
46	2764.947	3109.862
47	2559.279	2736.210
48	2365.170	2406.477
49	2182.275	2115.495
50	2010.264	1858.759
51	1848.774	1632.326
52	1697.382	1432.728
53	1555.631	1256.827
54	1423.098	1101.811
55	1299.377	965.2576
56	1184.060	845.0088
57	1076.732	739.1758
58	976.9847	646.0603
59	884.4265	564.1575
60	798.6988	492.1242
61	719.4703	428.7934
62	646.4250	373.1371
63	579.2537	324.2615
64	517.6416	281.3850
65	461.2607	243.8238
66	409.7742	210.9589
67	362.8523	182.2285
68	320.1818	157.1339
69	281.4741	135.2213
70	246.4659	116.1021
71	214.9125	99.43334
72	186.5793	84.92728
73	161.2349	72.32791
74	138.6495	61.41370
75	118.5958	51.98268
76	100.8551	43.85138
77	85.22243	36.85245
78	71.50982	30.83842
79	59.54611	25.67792
80	49.17496	21.26026
81	40.25149	17.48847
82	32.63878	14.28265
83	26.20449	11.57277
84	20.81961	9.298865
85	16.35833	7.406122
86	12.70197	5.840759
87	9.741697	4.555468
88	7.376279	3.512422
89	5.510402	2.677465
90	4.056883	2.016976
91	2.939695	1.499043
92	2.094420	1.096826
93	1.466231	.7890527
94	1.008294	.5574956
95	.6811664	.3866147
96	.4523049	.2630403
97	.2954135	.1758313
98	.1898958	.1154786
99	.1202251	.07460716
100	.07500998	.04743022
101	.04614873	.02969399
102	.02799599	.01834591
103	.01672861	.01117405
104	.009830421	.006706298
105	.005659775	.003971716
106	.003156692	.002332522
107	.001658843	.001350601
108	.0007595166	.0007801104
109	.0002099589	.0004459164

TABLE C(13.4)
LIFE TABLE 80CNSMT WITH INTEREST AT 13.4 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors ($\bar{R}_x-0.5\bar{M}_x$)	(3) D-Factors (D_x)
0	62104.12	1000000.
1	51965.27	870723.1
2	48135.87	767118.0
3	44922.30	676032.0
4	42100.94	595851.9
5	39551.46	525229.3
6	37206.09	462995.8
7	35024.05	408148.7
8	32973.53	359809.8
9	31026.27	317208.8
10	29158.63	279660.1
11	27351.30	246566.2
12	25591.81	217388.5
13	23879.70	191653.8
14	22226.49	168943.3
15	20649.30	148901.1
16	19161.97	131216.5
17	17774.03	115614.5
18	16489.81	101855.1
19	15307.65	89725.78
20	14222.83	79034.31
21	13230.36	69611.02
22	12324.37	61307.41
23	11498.14	53991.44
24	10743.99	47547.93
25	10053.65	41873.34
26	9419.186	36876.67
27	8833.228	32476.86
28	8289.686	28601.95
29	7783.549	25189.32
30	7310.518	22183.61
31	6866.805	19536.51
32	6449.232	17204.72
33	6055.163	15150.90
34	5682.361	13341.53
35	5329.077	11747.48
36	4993.972	10342.79
37	4675.985	9105.084
38	4374.140	8014.460
39	4087.581	7053.486
40	3815.541	6206.732
41	3557.349	5460.624
42	3312.462	4803.111
43	3080.427	4223.711
44	2860.783	3713.225
45	2653.054	3263.501
46	2456.793	2867.321
47	2271.568	2518.361
48	2096.982	2210.974
49	1932.700	1940.203
50	1778.401	1701.734
51	1633.735	1491.794
52	1498.298	1307.071
53	1371.657	1144.575
54	1253.412	1001.635
55	1143.178	875.9488
56	1040.571	765.4733
57	945.2021	668.4208
58	856.6878	583.1881
59	774.6641	508.3576
60	698.7958	442.6669
61	628.7739	385.0205
62	564.3044	334.4548
63	505.1005	290.1335
64	450.8710	251.3256
65	401.3143	217.3929
66	356.1218	187.7588
67	314.9923	161.9020
68	277.6402	139.3603
69	243.8031	119.7148
70	213.2415	102.6068
71	185.7333	87.72057
72	161.0663	74.79111
73	139.0316	63.58316
74	119.4226	53.89331
75	102.0355	45.53670
76	86.67467	38.34595
77	73.15750	32.16889
78	61.31648	26.87170
79	50.99955	22.33553
80	42.06802	18.46028
81	34.39364	15.15846
82	27.85548	12.35792
83	22.33707	9.995561
84	17.72512	8.017393
85	13.90960	6.374227
86	10.78693	5.018100
87	8.262372	3.906937
88	6.248051	3.007069
89	4.661458	2.288200
90	3.427323	1.720697
91	2.480156	1.276588
92	1.764586	.9324123
93	1.233590	.6695910
94	.8470939	.4722570
95	.5714265	.3269255
96	.3788696	.2220373
97	.2470763	.1481608
98	.1585810	.09713418
99	.1002447	.06264471
100	.06244757	.03975506
101	.03836112	.02484501
102	.02323670	.01532298
103	.01386454	.009316396
104	.008136143	.005581534
105	.004678435	.003299760
106	.002606544	.001934475
107	.001368570	.001118144
108	.0006262481	.0006447039
109	.0001730662	.0003678671

TABLE C(13.6)
LIFE TABLE 80CNSMT WITH INTEREST AT 13.6 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors ($\bar{R}_x-0.5\bar{M}_x$)	(3) D-Factors (D_x)
0	59328.00	1000000.
1	49290.33	869190.1
2	45556.23	764419.3
3	42435.95	672467.7
4	39705.91	591666.8
5	37245.90	520622.0
6	34988.23	458126.5
7	32892.19	403145.2
8	30926.10	354773.2
9	29061.83	312217.8
10	27275.94	274775.4
11	25549.32	241833.0
12	23869.62	212840.0
13	22236.31	187313.4
14	20660.57	164826.5
15	19158.99	145017.0
16	17744.93	127568.7
17	16427.49	112202.5
18	15210.72	98675.15
19	14092.83	86771.47
20	13069.08	76297.47
21	12134.49	67082.18
22	11283.25	58976.21
23	10508.75	51846.99
24	9803.458	45579.02
25	9159.354	40068.74
26	8568.720	35225.29
27	8024.425	30967.89
28	7520.580	27225.00
29	7052.342	23934.45
30	6615.566	21041.36
31	6206.600	18497.94
32	5822.387	16261.43
33	5460.393	14295.00
34	5118.466	12565.69
35	4794.923	11044.86
36	4488.474	9707.061
37	4198.091	8530.387
38	3922.833	7495.382
39	3661.872	6585.034
40	3414.467	5784.315
41	3179.968	5080.026
42	2957.848	4460.474
43	2747.665	3915.500
44	2548.968	3436.206
45	2361.299	3014.715
46	2184.223	2644.074
47	2017.326	2318.195
48	1860.223	2031.657
49	1712.589	1779.708
50	1574.112	1558.217
51	1444.457	1363.577
52	1323.238	1192.627
53	1210.046	1042.520
54	1104.501	910.7191
55	1006.241	795.0391
56	914.9039	693.5449
57	830.1256	604.5457
58	751.5473	526.5293
59	678.8293	458.1608
60	611.6594	398.2543
61	549.7498	345.7816
62	492.8272	299.8405
63	440.6254	259.6482
64	392.8758	224.5221
65	349.3010	193.8663
66	309.6185	167.1445
67	273.5531	143.8728
68	240.8449	123.6233
69	211.2550	106.0092
70	184.5658	90.69988
71	160.5760	77.40460
72	139.0934	65.87947
73	119.9297	55.90638
74	102.8991	47.30471
75	87.81897	39.89935
76	74.51444	33.53965
77	62.82263	28.08729
78	52.59444	23.42090
79	43.69475	19.43298
80	36.00055	16.03305
81	29.39831	13.14219
82	23.78126	10.69529
83	19.04685	8.635534
84	15.09566	6.914327
85	11.83139	5.487556
86	9.163676	4.312464
87	7.010028	3.351640
88	5.294153	2.575129
89	3.944617	1.956069
90	2.896424	1.468349
91	2.093150	1.087453
92	1.487191	.7928710
93	1.038208	.5683801
94	.7119040	.4001680
95	.4795276	.2765333
96	.3174643	.1874819
97	.2067183	.1248825
98	.1324752	.08172877
99	.08361346	.05261650
100	.05200686	.03333226
101	.03189860	.02079439
102	.01929310	.01280221
103	.01149477	.007770061
104	.006736186	.004646916
105	.003868574	.002742384
106	.002153011	.001604885
107	.001129476	.0009260046
108	.0005165397	.0005329794
109	.0001427049	.0003035819

TABLE C(13.8)
LIFE TABLE 80CNSMT WITH INTEREST AT 13.8 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors ($\bar{R}x-0.5\bar{M}x$)	(3) D-Factors (Dx)	(1) Age x	(2) R-Factors ($\bar{R}x-0.5\bar{M}x$)	(3) D-Factors (Dx)
0	56750.33	1000000.	55	886.1313	721.7259
1	46808.95	867662.6	56	804.7919	628.4843
2	43165.30	761734.7	57	729.3966	546.8713
3	40133.47	668928.4	58	659.6102	475.4607
4	37489.91	587518.4	59	595.1163	412.9962
5	35114.54	516063.2	60	535.6238	358.3642
6	32939.78	453316.8	61	480.8651	310.6005
7	30924.97	398211.7	62	430.5864	268.8603
8	29038.53	349815.7	63	384.5412	232.4116
9	27252.51	307314.0	64	342.4814	200.6169
10	25543.66	269984.3	65	304.1523	172.9206
11	23893.06	237198.7	66	269.2951	148.8239
12	22288.48	208394.4	67	237.6590	127.8779
13	20729.32	183078.7	68	209.0071	109.6865
14	19226.43	160817.0	69	183.1221	93.89282
15	17795.89	141240.7	70	159.8066	80.19210
16	16450.58	124028.4	71	138.8779	68.31683
17	15199.23	108897.0	72	120.1623	58.04263
18	14045.58	95599.81	73	103.4899	49.17110
19	12987.73	83919.38	74	88.69371	41.53110
20	12020.95	73659.97	75	75.61010	34.96802
21	11140.24	64649.42	76	64.08281	29.34268
22	10339.87	56737.53	77	53.96658	24.52941
23	9613.326	49791.26	78	45.12870	20.41818
24	8953.265	43694.89	79	37.44911	16.91177
25	8351.865	38344.88	80	30.81871	13.92841
26	7801.639	33650.56	81	25.13703	11.39697
27	7295.687	29531.50	82	20.30980	9.258709
28	6828.313	25916.59	83	16.24673	7.462476
29	6394.839	22744.14	84	12.86057	5.964579
30	5991.265	19959.79	85	10.06705	4.725469
31	5614.075	17516.27	86	7.787285	3.707041
32	5260.326	15371.38	87	5.949479	2.876043
33	4927.583	13488.84	88	4.487375	2.205836
34	4613.776	11836.21	89	3.339119	1.672609
35	4317.288	10385.39	90	2.448574	1.253359
36	4036.875	9111.424	91	1.767120	.9266015
37	3771.543	7992.880	92	1.253819	.6744052
38	3520.384	7010.749	93	.8740625	.4826067
39	3282.600	6148.437	94	.5984893	.3391821
40	3057.472	5391.315	95	.4025431	.2339775
41	2844.376	4726.555	96	.2661008	.1583515
42	2642.798	4142.819	97	.1730109	.1052932
43	2452.307	3630.264	98	.1107044	.06878754
44	2272.466	3180.286	99	.06976512	.04420718
45	2102.833	2785.284	100	.04332651	.02795578
46	1942.988	2438.556	101	.02653386	.01740961
47	1792.531	2134.250	102	.01602426	.01069952
48	1651.092	1867.161	103	.009533303	.006482456
49	1518.355	1632.737	104	.005579021	.003870045
50	1394.020	1427.024	105	.003199995	.002279899
51	1277.764	1246.577	106	.001778998	.001331886
52	1169.222	1088.380	107	.0009324696	.0007671364
53	1068.005	949.7213	108	.0004261953	.0004407638
54	973.7554	828.1942	109	.0001177099	.0002506152

TABLE C(14.0)
LIFE TABLE 80CNSMT WITH INTEREST AT 14.0 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors ($\bar{R}x-0.5\bar{M}x$)	(3) D-Factors (Dx)
0	54353.56	1000000.
1	44503.95	866140.4
2	40946.22	759064.3
3	37998.34	665413.9
4	35436.78	583406.3
5	33141.58	511552.2
6	31045.27	448566.0
7	29107.26	393347.0
8	27296.07	344936.1
9	25583.93	302495.6
10	23947.74	265284.9
11	22368.81	232661.1
12	20835.02	204049.3
13	19345.71	178946.9
14	17911.39	156911.9
15	16547.66	137569.1
16	15266.96	120592.3
17	14077.59	105694.4
18	12983.08	92625.47
19	11981.38	81165.80
20	11067.77	71118.04
21	10237.28	62308.93
22	9484.215	54587.53
23	8802.191	47820.44
24	8184.024	41891.75
25	7622.103	36698.02
26	7109.166	32148.82
27	6638.531	28164.08
28	6204.692	24673.19
29	5803.131	21614.96
30	5429.988	18935.56
31	5081.878	16588.28
32	4755.970	14531.49
33	4449.922	12729.43
34	4161.746	11150.25
35	3889.886	9766.343
36	3633.144	8553.287
37	3390.562	7490.098
38	3161.262	6558.220
39	2944.474	5741.478
40	2739.506	5025.637
41	2545.754	4398.237
42	2362.721	3848.285
43	2189.987	3366.254
44	2027.130	2943.827
45	1873.723	2573.670
46	1729.361	2249.332
47	1593.658	1965.185
48	1466.260	1716.237
49	1346.861	1498.129
50	1235.172	1307.079
51	1130.885	1139.796
52	1033.649	993.4037
53	943.1016	865.3244
54	858.9020	753.2729
55	780.7291	655.2845
56	708.2628	569.6255
57	641.1844	494.7861
58	579.1811	429.4221
59	521.9582	372.3517
60	469.2449	322.5294
61	420.7924	279.0514
62	376.3651	241.1271
63	335.7350	208.0725
64	298.6732	179.2924
65	264.9458	154.2689
66	234.3162	132.5384
67	206.5554	113.6847
68	181.4478	97.34125
69	158.7960	83.17900
70	138.4206	70.91700
71	120.1562	60.30924
72	103.8456	51.14941
73	89.33585	43.25546
74	76.47669	36.47051
75	65.12157	30.65327
76	55.13087	25.67692
77	46.37506	21.42731
78	38.73606	17.80471
79	32.10719	14.72124
80	26.39170	12.10304
81	21.50068	9.885975
82	17.35091	8.017115
83	13.86290	6.450421
84	10.96006	5.146622
85	8.568650	4.070285
86	6.619822	3.187460
87	5.051050	2.468597
88	3.804799	1.890015
89	2.827497	1.430619
90	2.070654	1.070145
91	1.492365	.7897640
92	1.057418	.5738029
93	.7361134	.4098949
94	.5033103	.2875739
95	.3380307	.1980287
96	.2231222	.1337869
97	.1448484	.08880328
98	.09254264	.05791299
99	.05823011	.03715322
100	.03610724	.02345377
101	.02207888	.01458034
102	.01331381	.008944993
103	.007909238	.005409945
104	.004622212	.003224087
105	.002647862	.001896023
106	.001470456	.001105688
107	.0007700866	.0006357341
108	.0003517716	.0003646248
109	.00009712568	.0002069594

TABLE C(14.2)
LIFE TABLE 80CNSMT WITH INTEREST AT 14.2 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors $(\bar{R}x-0.5\bar{M}x)$	(3) D-Factors (Dx)	(1) Age x	(2) R-Factors $(\bar{R}x-0.5\bar{M}x)$	(3) D-Factors (Dx)
0	52121.92	1000000.	55	688.1882	595.0603
1	42359.86	864623.5	56	623.6004	516.3680
2	38883.87	756407.9	57	563.8971	447.7402
3	36015.75	661924.0	58	508.7868	387.9107
4	33532.02	579330.1	59	457.9951	335.7681
5	31312.84	507088.4	60	411.2703	290.3315
6	29290.85	443873.1	61	368.3812	250.7540
7	27425.53	388550.2	62	329.1095	216.2960
8	25685.50	340132.9	63	293.2442	186.3184
9	24043.15	297760.9	64	260.5745	160.2661
10	22475.59	260675.4	65	230.8855	137.6566
11	20964.29	228218.1	66	203.9610	118.0590
12	19497.28	199802.1	67	179.5922	101.0876
13	18073.83	174915.3	68	157.5828	86.40359
14	16704.12	153108.1	69	137.7534	73.70336
15	15403.29	133999.2	70	119.9413	62.72818
16	14183.33	117257.3	71	103.9966	53.25188
17	13052.19	102591.3	72	89.77726	45.08483
18	12013.12	89748.64	73	77.14533	38.06006
19	11063.99	78507.16	74	65.96593	32.03385
20	10200.07	68668.05	75	56.10772	26.87713
21	9416.401	60057.05	76	47.44598	22.47438
22	8707.380	52522.56	77	39.86522	18.72196
23	8066.715	45930.88	78	33.26035	15.52949
24	7487.391	40165.99	79	27.53663	12.81756
25	6962.003	35124.60	80	22.60826	10.51948
26	6483.503	30716.55	81	18.39656	8.577447
27	6045.426	26862.21	82	14.82806	6.943771
28	5642.448	23491.47	83	11.83278	5.577044
29	5270.206	20543.67	84	9.343508	4.441985
30	4924.976	17965.56	85	7.295690	3.506859
31	4603.500	15710.95	86	5.629239	2.741429
32	4303.054	13738.84	87	4.289705	2.119440
33	4021.385	12014.00	88	3.227110	1.619851
34	3756.587	10505.14	89	2.395053	1.223975
35	3507.163	9185.190	90	1.751640	.9139656
36	3271.958	8030.229	91	1.260744	.6733229
37	3050.047	7019.742	92	.8920762	.4883458
38	2840.586	6135.619	93	.6201410	.3482379
39	2642.831	5362.100	94	.4234081	.2438887
40	2456.117	4685.339	95	.2839515	.1676521
41	2279.860	4093.240	96	.1871476	.1130663
42	2113.579	3575.152	97	.1213109	.07491823
43	1956.868	3121.857	98	.07738644	.04877230
44	1809.317	2725.318	99	.04861869	.03123435
45	1670.514	2378.464	100	.03010106	.01968283
46	1540.072	2075.086	101	.01837811	.01221465
47	1417.619	1809.775	102	.01106557	.007480528
48	1302.814	1577.747	103	.006564074	.004516311
49	1195.363	1374.826	104	.003830797	.002686807
50	1094.989	1197.400	105	.002191738	.001577292
51	1001.395	1042.325	106	.001215837	.0009182056
52	914.2507	906.8608	107	.0006361962	.0005270132
53	833.2119	788.5560	108	.0002904420	.0003017387
54	757.9587	685.2432	109	.00008016817	.0001709656

TABLE C(14.4)

LIFE TABLE 80CNSMT WITH INTEREST AT 14.4 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors $(\bar{R}_x-0.5\bar{M}_x)$	(3) D-Factors (D_x)	(1) Age x	(2) R-Factors $(\bar{R}_x-0.5\bar{M}_x)$	(3) D-Factors (D_x)
0	50041.21	1000000.	55	606.8999	540.4623
1	40362.77	863111.9	56	549.3105	468.1702
2	36964.62	753765.5	57	496.1501	405.2385
3	34172.38	658458.4	58	447.1470	350.4745
4	31762.60	575289.5	59	402.0460	302.8336
5	29615.59	502671.3	60	360.6134	261.3960
6	27664.07	439237.4	61	322.6345	225.3682
7	25867.61	383820.1	62	287.9071	194.0588
8	24194.94	335404.8	63	256.2361	166.8709
9	22618.61	293108.5	64	227.4273	143.2870
10	21115.91	256153.8	65	201.2838	122.8577
11	19668.51	223867.4	66	177.6078	105.1827
12	18264.56	195650.5	67	156.2090	89.90489
13	16903.25	170981.4	68	136.9087	76.71092
14	15594.49	149403.0	69	119.5441	65.32099
15	14352.93	130527.9	70	103.9675	55.49684
16	13190.14	114020.0	71	90.04320	47.03061
17	12113.73	99584.53	72	77.64284	39.74808
18	11126.69	86965.96	73	66.64211	33.49618
19	10226.81	75940.04	74	56.91985	28.14330
20	9409.363	66306.53	75	48.35845	23.57159
21	8669.417	57890.28	76	40.84647	19.67586
22	8001.428	50539.11	77	34.28096	16.36204
23	7399.222	44119.10	78	28.56843	13.54826
24	6855.943	38514.15	79	23.62471	11.16276
25	6364.388	33621.21	80	19.37372	9.145357
26	5917.720	29350.43	81	15.74585	7.443968
27	5509.682	25622.64	82	12.67625	6.015641
28	5135.127	22368.28	83	10.10331	4.823149
29	4789.841	19527.22	84	7.968016	3.834809
30	4470.234	17046.81	85	6.213886	3.022213
31	4173.170	14881.44	86	4.788458	2.358435
32	3896.026	12990.70	87	3.[illegible]311	1.820154
33	3636.640	11339.93	88	2.738028	1.388680
34	3393.179	9898.393	89	2.029412	1.047465
35	3164.205	8639.546	90	1.482259	.7807949
36	2948.608	7539.990	91	1.065420	.5742098
37	2745.494	6579.670	92	.7528346	.4157333
38	2554.050	5740.919	93	.5226117	.2959398
39	2373.561	5008.388	94	.3563081	.2068994
40	2203.384	4368.619	95	.2386031	.1419766
41	2042.959	3809.873	96	.1570255	.09558305
42	1891.820	3321.834	97	.1016320	.06322302
43	1749.573	2895.586	98	.06473411	.04108668
44	1615.823	2523.368	99	.04060737	.02626639
45	1490.174	2198.367	100	.02510242	.01652325
46	1372.253	1914.607	101	.01530281	.01023597
47	1261.703	1666.896	102	.009200095	.006257781
48	1158.199	1450.645	103	.005449533	.003771482
49	1061.457	1261.862	104	.003175961	.002239777
50	971.2100	1097.093	105	.001814799	.001312564
51	887.1761	953.3389	106	.001005646	.0007627608
52	809.0420	827.9894	107	.0005257615	.0004370287
53	736.4827	718.7151	108	.0002398856	.0002497811
54	669.1968	623.4606	109	.00006619361	.0001412789

TABLE C(14.6)
LIFE TABLE 80CNSMT WITH INTEREST AT 14.6 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors $(\bar{R}x-0.5\bar{M}x)$	(3) D-Factors (Dx)	(1) Age x	(2) R-Factors $(\bar{R}x-0.5\bar{M}x)$	(3) D-Factors (Dx)
0	48098.65	1000000.	55	535.4615	490.9562
1	38500.18	861605.6	56	484.0914	424.5438
2	35176.23	751136.8	57	436.7380	366.8351
3	32456.24	655017.0	58	393.1482	316.7072
4	30116.81	571284.0	59	353.0850	273.1789
5	28038.36	498300.2	60	316.3311	235.3874
6	26153.74	434658.0	61	282.6876	202.5902
7	24422.58	379155.6	62	251.9671	174.1408
8	22813.73	330750.5	63	223.9896	149.4822
9	21299.90	288536.7	64	198.5764	128.1317
10	19858.57	251718.4	65	175.5467	109.6715
11	18471.58	219607.1	66	154.7199	93.72970
12	17127.23	191592.2	67	135.9224	79.97562
13	15824.63	167142.6	68	118.9920	68.11972
14	14573.40	145793.8	69	103.7805	57.90417
15	13387.74	127152.4	70	90.15433	49.10963
16	12278.83	110877.5	71	77.99033	41.54516
17	11253.90	96670.91	72	67.17266	35.05076
18	10315.74	84274.20	73	57.58934	29.48614
19	9462.049	73461.12	74	49.13155	24.73086
20	8688.104	64030.14	75	41.69397	20.67733
21	7989.007	55805.27	76	35.17705	17.22982
22	7359.284	48633.84	77	29.48902	14.30295
23	6792.869	42381.76	78	24.54671	11.82261
24	6283.068	36932.96	79	20.27535	9.723953
25	5822.872	32184.63	80	16.60750	7.952675
26	5405.651	28047.30	81	13.48156	6.461873
27	5025.350	24442.29	82	10.84030	5.212875
28	4676.993	21300.60	83	8.629459	4.172222
29	4356.511	18562.70	84	6.797249	3.311478
30	4060.443	16176.53	85	5.294225	2.605222
31	3785.769	14097.06	86	4.074588	2.029480
32	3529.968	12284.50	87	3.097028	1.563545
33	3290.960	10704.76	88	2.323826	1.190819
34	3066.988	9327.656	89	1.720152	.8966538
35	2856.669	8127.185	90	1.254714	.6672116
36	2658.933	7080.459	91	.9006515	.4898224
37	2472.922	6167.883	92	.6355345	.3540171
38	2297.851	5372.234	93	.4405650	.2515673
39	2133.032	4678.567	94	.2999405	.1755705
40	1977.848	4073.807	95	.2005632	.1202681
41	1831.758	3546.567	96	.1317953	.08082690
42	1694.312	3086.860	97	.08517368	.05336932
43	1565.131	2686.068	98	.05416845	.03462254
44	1443.832	2336.698	99	.03392750	.02209529
45	1330.036	2032.186	100	.02094089	.01387510
46	1223.383	1766.788	101	.01274641	.008580473
47	1123.534	1535.517	102	.007651687	.005236533
48	1030.175	1333.978	103	.004525760	.003150482
49	943.0356	1158.352	104	.002633951	.001867717
50	861.8587	1005.341	105	.001503193	.001092618
51	786.3756	872.0855	106	.0008320722	.0006338369
52	716.2898	756.0977	107	.0004346425	.0003625271
53	651.2952	655.1660	108	.0001981959	.0002068385
54	591.1082	567.3421	109	.00005467336	.0001167860

TABLE C(14.8)
LIFE TABLE 80CNSMT WITH INTEREST AT 14.8 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors $(\bar{R}_x-0.5\bar{M}_x)$	(3) D-Factors (D_x)
0	46282.70	1000000.
1	36760.79	860104.5
2	33507.65	748521.9
3	30856.53	651599.5
4	28584.07	567313.3
5	26570.83	493974.7
6	24749.78	430134.3
7	23080.61	374555.9
8	21532.29	326168.7
9	20077.68	284044.0
10	18694.45	247367.3
11	17364.65	215435.1
12	16076.67	187625.0
13	14829.59	163396.5
14	13632.71	142277.8
15	12499.83	123869.8
16	11441.70	107826.9
17	10465.26	93847.39
18	9573.057	81670.23
19	8762.720	71067.23
20	8029.534	61835.66
21	7368.640	53798.79
22	6774.631	46803.53
23	6241.553	40715.68
24	5762.870	35419.27
25	5331.765	30811.78
26	4941.808	26804.15
27	4587.137	23318.23
28	4262.946	20285.62
29	3965.305	17647.38
30	3690.877	15352.08
31	3436.754	13355.29
32	3200.513	11617.83
33	2980.157	10106.18
34	2773.996	8790.737
35	2580.703	7646.025
36	2399.251	6649.664
37	2228.811	5782.520
38	2068.628	5027.807
39	1918.040	4370.985
40	1776.455	3799.353
41	1643.352	3301.871
42	1518.298	2868.875
43	1400.924	2492.036
44	1290.865	2164.126
45	1187.755	1878.825
46	1091.249	1630.609
47	1001.024	1414.695
48	916.7784	1226.873
49	838.2530	1063.493
50	765.2026	921.4040
51	697.3710	797.8813
52	634.4780	690.5575
53	576.2352	597.3323
54	522.3760	516.3597
55	472.6494	446.0596
56	426.8087	385.0484
57	384.6114	332.1287
58	345.8219	286.2439
59	310.2199	246.4723
60	277.6041	212.0055
61	247.7900	182.1482
62	220.6042	156.2967
63	195.8804	133.9311
64	173.4544	114.6018
65	153.1605	97.91993
66	134.8335	83.54056
67	118.3155	71.15747
68	103.4588	60.50321
69	90.12910	51.34027
70	78.20501	43.46681
71	67.57525	36.70745
72	58.13517	30.91534
73	49.78390	25.96195
74	42.42375	21.73708
75	35.96039	18.14258
76	30.30492	15.09135
77	25.37555	12.50593
78	21.09827	10.31920
79	17.40668	8.472635
80	14.24099	6.917220
81	11.54671	5.610732
82	9.273309	4.518363
83	7.373031	3.610056
84	5.800404	2.860297
85	4.512147	2.246346
86	3.468270	1.746866
87	2.632788	1.343470
88	1.972924	1.021424
89	1.458493	.7677640
90	1.062445	.5703077
91	.7616119	.4179526
92	.5366858	.3015472
93	.3715204	.2139085
94	.2525728	.1490281
95	.1686432	.1019083
96	.1106554	.06836880
97	.07140426	.04506470
98	.04534233	.02918411
99	.02835591	.01859216
100	.01747512	.01165491
101	.01062063	.007194936
102	.006366019	.004383311
103	.003759843	.002632559
104	.002185174	.001557955
105	.001245507	.0009098185
106	.0006886873	.0005268741
107	.0003594352	.0003008241
108	.0001638061	.0001713351
109	.00004517317	.00009657131

TABLE C(15.0)
LIFE TABLE 80CNSMT WITH INTEREST AT 15.0 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors $(\bar{R}x-0.5\bar{M}x)$	(3) D-Factors (Dx)
0	44582.95	1000000.
1	35134.40	858608.7
2	31948.90	745920.6
3	29363.50	648205.8
4	27154.86	563377.1
5	25203.71	489694.2
6	23443.10	425665.4
7	21832.84	370019.8
8	20341.96	321658.3
9	18943.53	279628.9
10	17615.37	243098.7
11	16339.73	211349.4
12	15105.13	183746.6
13	13910.58	159740.6
14	12765.10	138852.6
15	11682.08	120677.5
16	10671.90	104865.3
17	9741.150	91111.04
18	8892.188	79151.04
19	8122.577	68755.32
20	7427.614	59720.02
21	6802.474	51867.76
22	6241.826	45045.11
23	5739.826	39117.84
24	5290.092	33970.10
25	4885.995	29499.72
26	4521.298	25618.12
27	4190.331	22247.69
28	3888.448	19320.65
29	3611.855	16778.68
30	3357.334	14570.97
31	3122.088	12653.73
32	2903.787	10988.40
33	2700.511	9542.022
34	2510.640	8285.580
35	2332.899	7194.115
36	2166.299	6245.762
37	2010.044	5421.842
38	1863.407	4706.006
39	1725.752	4084.107
40	1596.509	3543.819
41	1475.178	3074.440
42	1361.343	2666.623
43	1254.647	2312.322
44	1154.739	2004.568
45	1061.268	1737.274
46	973.9045	1505.137
47	892.3382	1303.566
48	816.2827	1128.532
49	745.4892	976.5461
50	679.7234	844.6027
51	618.7420	730.1040
52	562.2799	630.7980
53	510.0661	544.6914
54	461.8498	470.0358
55	417.3958	405.3363
56	376.4732	349.2867
57	338.8558	300.7580
58	304.3247	258.7564
59	272.6753	222.4165
60	243.7209	190.9809
61	217.2904	163.7992
62	193.2238	140.3075
63	171.3676	120.0207
64	151.5706	102.5204
65	133.6811	87.44484
66	117.5484	74.47397
67	103.0284	63.32449
68	89.98700	53.74941
69	78.30226	45.52998
70	67.86420	38.48054
71	58.57210	32.44006
72	50.33148	27.27379
73	43.05151	22.86403
74	36.64448	19.11000
75	31.02595	15.92218
76	26.11651	13.22135
77	21.84326	10.93724
78	18.14037	9.009110
79	14.94887	7.384112
80	12.21575	6.018045
81	9.892810	4.872899
82	7.935437	3.917356
83	6.301595	3.124424
84	4.951363	2.471219
85	3.846849	1.937406
86	2.953132	1.504000
87	2.238861	1.154676
88	1.675550	.8763594
89	1.237035	.6575791
90	.8999297	.4876111
91	.6442452	.3567265
92	.4533586	.2569258
93	.3133982	.1819385
94	.2127549	.1265344
95	.1418498	.08637621
96	.09293684	.05784776
97	.05988059	.03806353
98	.03796689	.02460725
99	.02370716	.01564914
100	.01458780	.009792956
101	.008852332	.006034979
102	.005298147	.003670246
103	.003124591	.002200468
104	.001813467	.001299978
105	.001032340	.0007578440
106	.0005702009	.0004381027
107	.0002973403	.0002497041
108	.0001354285	.0001419722
109	.00003733619	.00007988208

TABLE C(15.2)
LIFE TABLE 80CNSMT WITH INTEREST AT 15.2 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors $(\bar{R}_x-0.5\bar{M}_x)$	(3) D-Factors (D_x)	(1) Age x	(2) R-Factors $(\bar{R}_x-0.5\bar{M}_x)$	(3) D-Factors (D_x)
0	42989.98	1000000.	55	368.7682	368.3922
1	33611.81	857118.1	56	332.2218	316.9000
2	30490.98	743332.9	57	298.6744	272.3973
3	27968.34	644835.6	58	267.9225	233.9494
4	25820.59	559474.9	59	239.7763	200.7443
5	23928.60	485458.1	60	214.0627	172.0726
6	22225.53	421250.6	61	190.6234	147.3258
7	20671.27	365546.4	62	169.3103	125.9776
8	19234.97	317217.8	63	149.9821	107.5757
9	17889.86	275290.0	64	132.4998	91.73047
10	16613.95	238911.1	65	116.7244	78.10569
11	15389.66	207348.0	66	102.5182	66.40463
12	14205.63	179954.8	67	89.75024	56.36518
13	13060.83	156172.7	68	78.29848	47.75933
14	11964.01	135515.5	69	68.05230	40.38568
15	10928.14	117572.7	70	58.91205	34.07347
16	9963.228	101990.0	71	50.78661	28.67493
17	9075.584	88459.03	72	43.59071	24.06642
18	8267.348	76713.73	73	37.24257	20.14021
19	7536.025	66522.44	74	31.66346	16.80418
20	6876.932	57680.26	75	26.77778	13.97670
21	6285.285	50009.22	76	22.51462	11.58573
22	5755.824	43355.64	77	18.80901	9.567542
23	5282.818	37585.31	78	15.60237	7.867198
24	4860.036	32582.58	79	12.84236	6.436975
25	4481.032	28245.68	80	10.48199	5.237021
26	4139.759	24486.50	81	8.478587	4.233131
27	3830.730	21228.03	82	6.792799	3.397134
28	3549.454	18403.13	83	5.387611	2.704799
29	3292.271	15954.13	84	4.227971	2.135608
30	3056.078	13830.87	85	3.280706	1.671385
31	2838.183	11990.16	86	2.515318	1.295236
32	2636.346	10394.08	87	1.904487	.9926737
33	2448.723	9010.260	88	1.423456	.7520973
34	2273.760	7810.255	89	1.049541	.5633589
35	2110.231	6769.631	90	.7625185	.4170192
36	1957.188	5867.032	91	.5451406	.3045532
37	1813.862	5084.231	92	.3830926	.2189682
38	1679.557	4405.307	93	.2644544	.1547901
39	1553.661	3816.509	94	.1792725	.1074663
40	1435.626	3305.872	95	.1193521	.07323243
41	1324.973	2863.030	96	.07808099	.04895998
42	1221.300	2478.945	97	.05023316	.03215949
43	1124.265	2145.848	98	.03180163	.02075432
44	1033.530	1857.020	99	.01982711	.01317593
45	948.7580	1606.607	100	.01218158	.008230949
46	869.6352	1389.513	101	.007380905	.005063575
47	795.8645	1201.338	102	.004410877	.003074128
48	727.1729	1038.224	103	.002597537	.001839870
49	663.3225	896.8410	104	.001505490	.001085059
50	604.0899	774.3201	105	.0008559419	.0006314555
51	549.2439	668.1872	106	.0004722567	.0003644049
52	498.5343	576.3007	107	.0002460544	.0002073382
53	451.7063	496.7692	108	.0001120042	.0001176799
54	408.5245	427.9376	109	.00003086907	.00006609882

TABLE C(15.4)
LIFE TABLE 80CNSMT WITH INTEREST AT 15.4 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors $(\bar{R}x-0.5\bar{M}x)$	(3) D-Factors (Dx)	(1) Age x	(2) R-Factors $(\bar{R}x-0.5\bar{M}x)$	(3) D-Factors (Dx)
0	41495.26	1000000.	55	325.9520	334.8708
1	32184.67	855632.6	56	293.3012	287.5649
2	29125.75	740758.5	57	263.3721	246.7533
3	26663.09	641488.7	58	235.9755	211.5577
4	24573.48	555606.5	59	210.9355	181.2161
5	22737.90	481266.0	60	188.0916	155.0643
6	21089.66	416889.1	61	167.2973	132.5335
7	19588.69	361134.7	62	148.4161	113.1323
8	18204.30	312846.3	63	131.3174	96.43936
9	16909.84	271025.6	64	115.8737	82.09194
10	15683.53	234802.7	65	101.9577	69.77763
11	14507.96	203429.2	66	89.44380	59.22139
12	13371.90	176247.7	67	78.21262	50.18082
13	12274.25	152690.4	68	68.15336	42.44552
14	11223.51	132264.2	69	59.16565	35.83007
15	10232.26	114553.1	70	51.15921	30.17750
16	9310.151	99198.35	71	44.05165	25.35221
17	8463.194	85888.61	72	37.76598	21.24084
18	7693.342	74355.51	73	32.22864	17.74480
19	6998.045	64365.76	74	27.36892	14.77988
20	6372.643	55713.52	75	23.11916	12.27171
21	5812.393	48220.33	76	19.41604	10.15477
22	5312.111	41732.30	77	16.20166	8.371321
23	4866.175	36115.33	78	13.42393	6.871639
24	4468.506	31254.00	79	11.03634	5.612660
25	4112.835	27046.98	80	8.997243	4.558458
26	3793.297	23406.70	81	7.268908	3.678256
27	3504.585	20256.75	82	5.816583	2.946725
28	3242.361	17530.67	83	4.607683	2.342117
29	3003.090	15171.43	84	3.611432	1.846043
30	2783.782	13129.54	85	2.798784	1.442260
31	2581.846	11362.44	86	2.143100	1.115739
32	2395.129	9832.851	87	1.620572	.8536244
33	2221.860	8508.979	88	1.209678	.6456260
34	2060.547	7362.953	89	.8907497	.4827683
35	1910.016	6370.866	90	.6462959	.3567438
36	1769.353	5511.865	91	.4614294	.2600820
37	1637.821	4768.174	92	.3238212	.1866700
38	1514.749	4124.294	93	.2232262	.1317296
39	1399.550	3566.863	94	.1511083	.09129763
40	1291.699	3084.273	95	.1004552	.06210651
41	1190.736	2666.486	96	.06562120	.04144972
42	1096.274	2304.767	97	.04215384	.02717917
43	1007.985	1991.617	98	.02664627	.01750984
44	925.5420	1720.561	99	.01658755	.01109690
45	848.6252	1485.969	100	.01017562	.006920173
46	776.9339	1282.950	101	.006156099	.004249824
47	710.1846	1107.283	102	.003673416	.002575623
48	648.1171	955.2816	103	.002160103	.001538843
49	590.5045	823.7631	104	.001250232	.0009059561
50	537.1338	709.9930	105	.0007099204	.0005263118
51	487.7855	611.6153	106	.0003912660	.0003032014
52	442.2238	526.5941	107	.0002036817	.0001722158
53	400.2092	453.1356	108	.00009266208	.00009757596
54	361.5209	389.6733	109	.00002553058	.00005471177

TABLE C(15.6)
LIFE TABLE 80CNSMT WITH INTEREST AT 15.6 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors ($\bar{R}x$-0.5$\bar{M}x$)	(3) D-Factors (Dx)
0	40091.06	1000000.
1	30845.44	854152.2
2	27845.80	738197.6
3	25440.55	638164.9
4	23406.49	551771.4
5	21624.76	477117.1
6	20028.79	412580.2
7	18578.60	356783.7
8	17243.59	308542.3
9	15997.29	266834.6
10	14818.11	230771.8
11	13688.79	199591.0
12	12598.25	172623.2
13	11545.34	149291.6
14	10538.29	129096.4
15	9589.298	111616.0
16	8707.674	96487.72
17	7899.153	83397.13
18	7165.506	72073.69
19	6504.132	62282.56
20	5910.398	53817.08
21	5379.604	46498.36
22	4906.642	40172.40
23	4486.000	34705.23
24	4111.747	29981.75
25	3777.786	25901.09
26	3478.433	22376.26
27	3208.553	19331.48
28	2963.954	16700.98
29	2741.223	14428.39
30	2537.481	12464.90
31	2350.233	10768.59
32	2177.410	9302.821
33	2017.313	8036.383
34	1868.508	6941.977
35	1729.870	5996.220
36	1600.521	5178.758
37	1479.751	4472.261
38	1366.917	3861.648
39	1261.456	3333.937
40	1162.863	2877.874
41	1070.698	2483.741
42	984.5890	2143.097
43	904.2199	1848.709
44	829.2787	1594.340
45	759.4584	1374.576
46	694.4723	1184.722
47	634.0502	1020.736
48	577.9443	879.0918
49	525.9383	756.7511
50	477.8294	651.1076
51	433.4098	559.9188
52	392.4570	481.2499
53	354.7460	413.4004
54	320.0700	354.8880
55	288.2353	304.4499
56	259.0537	260.9891
57	232.3426	223.5618
58	207.9262	191.3425
59	185.6413	163.6166
60	165.3394	139.7624
61	146.8852	119.2483
62	130.1523	101.6158
63	115.0207	86.47224
64	101.3732	73.48029
65	89.09321	62.34973
66	78.06622	52.82566
67	68.18354	44.68401
68	59.34452	37.73063
69	51.45811	31.79493
70	44.44255	26.73262
71	38.22334	22.41930
72	32.73102	18.75106
73	27.89936	15.63771
74	23.66494	13.00233
75	19.96718	10.77713
76	16.74953	8.902588
77	13.96041	7.326357
78	11.55346	6.003470
79	9.487411	4.895068
80	7.725334	3.968770
81	6.233846	3.196892
82	4.982274	2.556663
83	3.941930	2.028572
84	3.085790	1.596143
85	2.388419	1.244862
86	1.826546	.9613649
87	1.379423	.7342444
88	1.028333	.5543739
89	.7562243	.4138172
90	.5479626	.3052630
91	.3906977	.2221651
92	.2738079	.1591799
93	.1884859	.1121360
94	.1274097	.07758346
95	.08457751	.05268594
96	.05516759	.03510162
97	.03538549	.02297681
98	.02233395	.01477691
99	.01388186	.009348700
100	.008502792	.005819885
101	.005136237	.003567930
102	.003060265	.002158618
103	.001796930	.001287466
104	.001038597	.0007566526
105	.0005890046	.0004388140
106	.0003242720	.0002523577
107	.0001686615	.0001430890
108	.00007668543	.00008093271
109	.00002112229	.00004530123

TABLE C(15.8)

LIFE TABLE 80CNSMT WITH INTEREST AT 15.8 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors $(\bar{R}x-0.5\bar{M}x)$	(3) D-Factors (Dx)
0	38770.37	1000000.
1	29587.24	852677.0
2	26644.46	735649.9
3	24294.17	634864.1
4	22313.24	547969.4
5	20582.96	473011.2
6	19036.86	408323.2
7	17635.07	352492.5
8	16347.09	304304.9
9	15146.63	262715.5
10	14012.25	226817.0
11	12926.90	195831.7
12	11879.59	169079.3
13	10869.15	145974.2
14	9903.535	126009.7
15	8994.596	108759.1
16	8151.302	93855.65
17	7379.119	80982.06
18	6679.647	69865.64
19	6050.240	60270.20
20	5486.294	51988.30
21	4983.154	44840.70
22	4535.790	38673.36
23	4138.801	33352.49
24	3786.396	28763.35
25	3472.653	24805.61
26	3192.057	21392.85
27	2939.643	18449.96
28	2711.359	15911.88
29	2503.915	13722.93
30	2314.531	11834.97
31	2140.811	10206.72
32	1980.765	8802.204
33	1832.760	7590.785
34	1695.424	6545.736
35	1567.675	5644.197
36	1448.670	4866.307
37	1337.727	4195.177
38	1234.230	3616.139
39	1137.638	3116.586
40	1047.467	2685.609
41	963.2936	2313.804
42	884.7636	1993.019
43	811.5717	1716.277
44	743.4193	1477.574
45	680.0131	1271.704
46	621.0797	1094.166
47	566.3618	941.0859
48	515.6237	809.0948
49	468.6595	695.2925
50	425.2761	597.1955
51	385.2767	512.6702
52	348.4519	439.8787
53	314.5907	377.2093
54	283.4988	323.2601
55	254.9953	276.8382
56	228.9046	236.9091
57	205.0565	202.5845
58	183.2881	173.0890
59	163.4480	147.7524
60	145.3989	125.9931
61	129.0155	107.3144
62	114.1813	91.28853
63	100.7858	77.54986
64	88.72141	65.78464
65	77.88146	55.72338
66	68.16144	47.12996
67	59.46245	39.79729
68	51.69308	33.54631
69	44.77076	28.22006
70	38.62146	23.68595
71	33.17781	19.82990
72	28.37718	16.55670
73	24.15995	13.78384
74	20.46921	11.44109
75	17.25074	9.466703
76	14.45406	7.806586
77	12.03319	6.413310
78	9.946902	5.246211
79	8.158543	4.270232
80	6.635389	3.456192
81	5.347902	2.779196
82	4.269010	2.218779
83	3.373452	1.757439
84	2.637498	1.380419
85	2.038873	1.074755
86	1.557246	.8285636
87	1.174530	.6317242
88	.8744524	.4761447
89	.6422195	.3548085
90	.4647383	.2612816
91	.3309135	.1898278
92	.2315928	.1357755
93	.1592031	.09548336
94	.1074624	.06594790
95	.07123237	.04470703
96	.04639426	.02973429
97	.02971353	.01942984
98	.01872561	.01247420
99	.01162132	.007878243
100	.007107300	.004896006
101	.004286744	.002996354
102	.002550299	.001809680
103	.001495310	.001077484
104	.0008630719	.0006321514
105	.0004888445	.0003659774
106	.0002688374	.0002101066
107	.0001397084	.0001189265
108	.00006348428	.00006714996
109	.00001748090	.00003752157

TABLE C(16.0)
LIFE TABLE 80CNSMT WITH INTEREST AT 16.0 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors (R̄x-0.5M̄x)	(3) D-Factors (Dx)	(1) Age x	(2) R-Factors (R̄x-0.5M̄x)	(3) D-Factors (Dx)
0	37526.82	1000000.	55	225.6874	251.7719
1	28403.87	851206.9	56	202.3514	215.0868
2	25515.64	733115.3	57	181.0517	183.6068
3	23218.02	631586.0	58	161.6370	156.6038
4	21287.95	544200.0	59	143.9672	133.4499
5	19606.86	468947.5	60	127.9151	113.6007
6	18108.39	404117.3	61	113.3650	96.59236
7	16752.77	348260.3	62	100.2096	82.02600
8	15509.62	300132.8	63	88.34693	69.56118
9	14352.80	258666.8	64	77.67836	58.90619
10	13261.05	222936.5	65	68.10633	49.81091
11	12217.50	192149.5	66	59.53550	42.05665
12	11211.29	165614.1	67	51.87589	35.45208
13	10241.19	142736.0	68	45.04449	29.83208
14	9314.917	123001.9	69	38.96643	25.05228
15	8443.966	105980.0	70	33.57469	20.99088
16	7636.984	91299.74	71	28.80838	17.54329
17	6899.180	78640.90	72	24.61098	14.62227
18	6231.990	67728.89	73	20.92889	12.15239
19	5632.728	58326.17	74	17.71103	10.06954
20	5096.821	50224.66	75	14.90887	8.317475
21	4619.664	43244.85	76	12.47732	6.847066
22	4196.303	37232.69	77	10.37544	5.615341
23	3821.446	32054.68	78	8.566545	4.585538
24	3489.444	27596.45	79	7.018089	3.726031
25	3194.538	23758.24	80	5.701065	3.010534
26	2931.386	20454.24	81	4.589345	2.416659
27	2695.182	17610.06	82	3.659030	1.926020
28	2482.013	15161.34	83	2.887879	1.522922
29	2288.703	13053.09	84	2.255050	1.194149
30	2112.574	11237.87	85	1.741035	.9281284
31	1951.321	9675.069	86	1.328071	.7142906
32	1803.030	8329.323	87	1.000389	.5436597
33	1666.136	7170.600	88	.7438334	.4090620
34	1539.321	6172.738	89	.5455740	.3042949
35	1421.547	5313.396	90	.3942789	.2236970
36	1312.006	4573.199	91	.2803663	.1622414
37	1210.042	3935.695	92	.1959486	.1158441
38	1115.064	3386.622	93	.1345125	.08132624
39	1026.553	2913.744	94	.09066691	.05607310
40	944.0462	2506.488	95	.06001214	.03794722
41	867.1379	2155.758	96	.03902872	.02519488
42	795.4875	1853.683	97	.02495880	.01643519
43	728.8024	1593.536	98	.01570535	.01053340
44	666.7968	1369.538	99	.009732054	.006641036
45	609.1909	1176.689	100	.005942783	.004120016
46	555.7239	1010.670	101	.003578924	.002517101
47	506.1511	867.7729	102	.002126014	.001517609
48	460.2484	744.7779	103	.001244727	.0009020273
49	417.8197	638.9185	104	.0007174465	.0005282997
50	378.6820	547.8290	105	.0004058498	.0003053263
51	342.6488	469.4800	106	.0002229524	.0001749847
52	309.5230	402.1264	107	.0001157635	.00009887574
53	279.1066	344.2410	108	.00005257287	.00005573235
54	251.2179	294.4984	109	.00001447201	.00003108802

TABLE C(16.2)

LIFE TABLE 80CNSMT WITH INTEREST AT 16.2 PERCENT

COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors ($\bar{R}_x$-0.5$\bar{M}_x$)	(3) D-Factors (Dx)
0	36354.62	1000000.
1	27289.65	849741.8
2	24453.81	730593.9
3	22206.72	628330.4
4	20325.36	540463.1
5	18691.33	464925.7
6	17238.39	399961.9
7	15926.85	344085.9
8	14726.45	296025.0
9	13611.21	254687.4
10	12560.06	219129.0
11	11556.29	188542.7
12	10589.17	162225.7
13	9657.413	139575.0
14	8768.518	120070.9
15	7933.624	103276.6
16	7161.068	88817.66
17	6455.811	76371.29
18	5819.135	65660.99
19	5248.320	56448.04
20	4738.825	48523.73
21	4286.096	41708.39
22	3885.258	35848.03
23	3531.125	30809.47
24	3218.187	26478.77
25	2940.848	22756.78
26	2693.927	19558.33
27	2472.779	16809.74
28	2273.621	14447.40
29	2093.389	12417.02
30	1929.504	10671.86
31	1779.746	9171.951
32	1642.279	7882.596
33	1515.598	6774.339
34	1398.440	5821.584
35	1289.810	5002.502
36	1188.932	4298.204
37	1095.177	3692.668
38	1007.976	3172.032
39	926.8331	2724.419
40	851.3047	2339.592
41	781.0027	2008.752
42	715.6004	1724.303
43	654.8174	1479.762
44	598.3802	1269.568
45	546.0218	1088.919
46	497.4940	933.6732
47	452.5640	800.2829
48	411.0190	685.6715
49	372.6726	587.2008
50	337.3510	502.6180
51	304.8781	429.9936
52	275.0682	367.6710
53	247.7358	314.2037
54	222.7107	268.3388
55	199.8346	229.0128
56	178.9549	195.3071
57	159.9243	166.4350
58	142.6026	141.7132
59	126.8601	120.5530
60	112.5790	102.4454
61	99.65265	86.95736
62	87.98187	73.71688
63	77.47308	62.40713
64	68.03567	52.75700
65	59.58042	44.53439
66	52.02042	37.53682
67	45.27379	31.58758
68	39.26517	26.53445
69	33.92669	22.24465
70	29.19766	18.60634
71	25.02308	15.52363
72	21.35198	12.91661
73	18.13611	10.71637
74	15.32967	8.864360
75	12.88921	7.309389
76	10.77449	6.006838
77	8.949008	4.917784
78	7.380150	4.008994
79	6.039010	3.251947
80	4.899881	2.622964
81	3.939646	2.101920
82	3.137209	1.672297
83	2.472984	1.320025
84	1.928670	1.033273
85	1.487176	.8017081
86	1.132981	.6159351
87	.8523343	.4679927
88	.6329246	.3515223
89	.4636184	.2610420
90	.3346073	.1915701
91	.2376152	.1387015
92	.1658428	.09886561
93	.1136871	.06928732
94	.07652080	.04769024
95	.05057543	.03221861
96	.03284306	.02135457
97	.02097167	.01390609
98	.01317649	.008897150
99	.008152573	.005599769
100	.004970689	.003468047
101	.002988954	.002115138
102	.001772895	.001273063
103	.001036476	.0007553728
104	.0005965878	.0004416456
105	.0003370560	.0002548060
106	.0001849595	.0001457798
107	.00009595375	.00008223163
108	.00004355106	.00004627094
109	.00001198493	.00002576594

TABLE C(16.4)

LIFE TABLE 80CNSMT WITH INTEREST AT 16.4 PERCENT COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors ($\bar{R}_x-0.5\bar{M}_x$)	(3) D-Factors (D_x)	(1) Age x	(2) R-Factors ($\bar{R}_x-0.5\bar{M}_x$)	(3) D-Factors (D_x)
0	35248.46	1000000.	55	177.0195	208.3449
1	26239.44	848281.8	56	158.3306	177.3757
2	23453.95	728085.4	57	141.3213	150.8948
3	21255.35	625097.1	58	125.8615	128.2605
4	19420.70	536758.1	59	111.8311	108.9215
5	17831.73	460945.2	60	99.12124	92.40203
6	16422.33	395856.3	61	87.63340	78.29758
7	15152.90	339968.7	62	77.27622	66.26163
8	13993.30	291980.3	63	67.96362	55.99929
9	12917.72	250775.9	64	59.61249	47.25867
10	11905.25	215392.9	65	52.14125	39.82448
11	10939.37	185009.7	66	45.47066	33.50929
12	10009.44	158912.3	67	39.52626	28.14993
13	9114.164	136489.3	68	34.23961	23.60610
14	8260.799	117214.7	69	29.54921	19.75572
15	7460.150	100646.6	70	25.40014	16.49610
16	6720.251	86407.15	71	21.74267	13.73937
17	6045.829	74170.92	72	18.53086	11.41236
18	5438.016	63659.63	73	15.72132	9.452083
19	4894.063	54633.45	74	13.27294	7.805133
20	4409.465	46883.19	75	11.14685	6.424912
21	3979.718	40229.03	76	9.307112	5.270905
22	3600.028	34517.12	77	7.721206	4.307862
23	3265.313	29614.65	78	6.360123	3.505750
24	2970.201	25408.17	79	5.198197	2.838848
25	2709.253	21799.14	80	4.212640	2.285831
26	2477.448	18703.10	81	3.383002	1.828610
27	2270.291	16047.08	82	2.690660	1.452351
28	2084.130	13768.22	83	2.118367	1.144441
29	1916.007	11812.96	84	1.650049	.8942922
30	1763.437	10135.25	85	1.270732	.6926819
31	1624.286	8695.796	86	.9668527	.5312582
32	1496.790	7460.535	87	.7264195	.4029609
33	1379.503	6400.602	88	.5387217	.3021551
34	1271.215	5490.959	89	.3940976	.2239961
35	1170.972	4710.288	90	.2840557	.1641009
36	1078.028	4040.177	91	.2014463	.1186090
37	991.7799	3465.028	92	.1404067	.08439852
38	911.6832	2971.373	93	.09611633	.05904682
39	837.2617	2547.691	94	.06460228	.04057190
40	768.0910	2184.067	95	.04263618	.02736250
41	703.7996	1871.998	96	.02764660	.01810477
42	644.0749	1604.153	97	.01762713	.01176957
43	588.6479	1374.287	98	.01105839	.007517257
44	537.2574	1177.049	99	.006831646	.004723150
45	489.6488	1007.830	100	.004158955	.002920114
46	445.5858	862.6601	101	.002497052	.001777897
47	404.8474	738.1447	102	.001478911	.001068245
48	367.2313	631.3457	103	.0008633490	.0006327550
49	332.5608	539.7478	104	.0004962506	.0003693187
50	300.6708	461.2066	105	.0002800144	.0002127111
51	271.3950	393.8878	106	.0001534908	.0001214873
52	244.5589	336.2196	107	.00007955979	.00006841096
53	219.9885	286.8323	108	.00003608917	.00003842805
54	197.5247	244.5420	109	.000009928494	.00002136186

TABLE C(16.6)
LIFE TABLE 80CNSMT WITH INTEREST AT 16.6 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors $(\bar{R}x-0.5\bar{M}x)$	(3) D-Factors (Dx)	(1) Age x	(2) R-Factors $(\bar{R}x-0.5\bar{M}x)$	(3) D-Factors (Dx)
0	34203.56	1000000.	55	156.8761	189.5730
1	25248.53	846826.8	56	140.1422	161.1173
2	22511.47	725589.8	57	124.9341	136.8285
3	20359.46	621886.0	58	111.1311	116.1047
4	18569.61	533084.8	59	98.62222	98.42945
5	17023.81	457005.5	60	87.30684	83.35801
6	15656.09	391799.7	61	77.09395	70.51290
7	14426.92	335907.7	62	67.89941	59.57126
8	13306.29	287997.7	63	59.64408	50.25874
9	12268.54	246931.1	64	52.25173	42.34138
10	11292.95	211726.7	65	45.64782	35.61952
11	10363.17	181548.7	66	39.76009	29.91973
12	9468.674	155672.1	67	34.52082	25.09135
13	8608.121	133476.9	68	29.86791	21.00513
14	7788.554	114431.1	69	25.74561	17.54884
15	7020.449	98087.92	70	22.10421	14.62822
16	6311.552	84066.04	71	18.89880	12.16273
17	5666.360	72037.55	72	16.08796	10.08543
18	5085.866	61722.55	73	13.63265	8.338749
19	4567.294	52880.17	74	11.49598	6.873978
20	4106.179	45300.79	75	9.643202	5.648712
21	3698.069	38804.54	76	8.042209	4.626173
22	3338.248	33237.78	77	6.664024	3.774443
23	3021.741	28468.10	78	5.482846	3.066384
24	2743.308	24382.58	79	4.475886	2.478804
25	2497.665	20883.35	80	3.622945	1.992501
26	2279.943	17886.64	81	2.905930	1.591219
27	2085.797	15320.24	82	2.308402	1.261638
28	1911.699	13122.05	83	1.815173	.9924554
29	1754.795	11239.25	84	1.412121	.7741971
30	1612.690	9626.475	85	1.086130	.5986326
31	1483.332	8245.114	86	.8253418	.4583388
32	1365.026	7061.740	87	.6192995	.3470550
33	1256.385	6048.073	88	.4586829	.2597884
34	1156.248	5179.631	89	.3351063	.1922582
35	1063.701	4435.601	90	.2412168	.1406079
36	978.0281	3798.043	91	.1708363	.1014544
37	898.6505	3251.776	92	.1189092	.07206799
38	825.0461	2783.719	93	.08128675	.05033366
39	756.7591	2382.701	94	.05455736	.03452564
40	693.3832	2039.122	95	.03595461	.02324485
41	634.5633	1744.765	96	.02327973	.01535389
42	580.0002	1492.560	97	.01482071	.009964149
43	529.4361	1276.491	98	.009283743	.006353214
44	482.6216	1091.414	99	.005726589	.003984926
45	439.3141	932.9029	100	.003480907	.002459477
46	399.2891	797.1563	101	.002086780	.001494872
47	362.3364	680.9256	102	.001234076	.0008966495
48	328.2643	581.4064	103	.0007193741	.0005302026
49	296.9050	496.2014	104	.0004129229	.0003089314
50	268.1021	423.2695	105	.0002327019	.0001776255
51	241.6986	360.8681	106	.0001274175	.0001012746
52	217.5305	307.5059	107	.00006598815	.00005693112
53	195.4349	261.8864	108	.00002991546	.00003192469
54	175.2628	222.8910	109	.000008227575	.00001771626

TABLE C(16.8)
LIFE TABLE 80CNSMT WITH INTEREST AT 16.8 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors $(\bar{R}x-0.5\bar{M}x)$	(3) D-Factors (Dx)	(1) Age x	(2) R-Factors $(\bar{R}x-0.5\bar{M}x)$	(3) D-Factors (Dx)
0	33215.50	1000000.	55	139.0836	172.5204
1	24312.63	845376.7	56	124.0949	146.3733
2	21622.19	723107.1	57	110.4924	124.0944
3	19514.96	618696.9	58	98.16448	105.1189
4	17768.13	529442.9	59	87.00826	88.96349
5	16263.73	453106.2	60	76.93090	75.21246
6	14935.91	387791.6	61	67.84839	63.51360
7	13745.26	331902.1	62	59.68324	53.56617
8	12661.87	284076.1	63	52.36271	45.11502
9	11660.25	243151.6	64	45.81692	37.94288
10	10719.85	208129.0	65	39.97774	31.86464
11	9824.483	178158.2	66	34.77931	26.71987
12	8963.753	152503.3	67	30.16006	22.36951
13	8136.275	130536.0	68	26.06361	18.69449
14	7348.876	111718.2	69	22.43945	15.59166
15	6611.719	95598.52	70	19.24261	12.97451
16	5932.269	81792.20	71	16.43252	10.76928
17	5314.804	69969.05	72	13.97182	8.914670
18	4760.184	59847.58	73	11.82542	7.358132
19	4265.611	51186.01	74	9.960226	6.055228
20	3826.659	43774.37	75	8.345130	4.967381
21	3438.932	37432.81	76	6.951480	4.061212
22	3097.791	32007.93	77	5.753450	3.307824
23	2798.367	27367.79	78	4.728094	2.682697
24	2535.550	23400.05	79	3.855174	2.164926
25	2304.205	20007.50	80	3.116786	1.737222
26	2099.615	17107.13	81	2.496924	1.384976
27	1917.576	14627.49	82	1.981075	1.096233
28	1754.681	12507.24	83	1.555861	.8608644
29	1608.176	10694.31	84	1.208879	.6703953
30	1475.756	9144.048	85	.9286345	.5174823
31	1355.445	7818.503	86	.7047623	.3955282
32	1245.615	6684.892	87	.5281400	.2989819
33	1144.935	5715.515	88	.3906571	.2234200
34	1052.293	4886.443	89	.2850338	.1650603
35	966.8120	4177.364	90	.2049022	.1205101
36	887.8057	3570.798	91	.1449227	.08680408
37	814.7187	3051.981	92	.1007346	.06155559
38	747.0506	2608.209	93	.06876674	.04291798
39	684.3651	2228.651	94	.04608880	.02938856
40	626.2738	1904.020	95	.03032969	.01975236
41	572.4370	1626.376	96	.01960884	.01302466
42	522.5684	1388.902	97	.01246507	.008438084
43	476.4216	1185.805	98	.007796386	.005370972
44	433.7582	1012.140	99	.004801822	.003363066
45	394.3476	863.6610	100	.002914343	.002072114
46	357.9759	736.7260	101	.001744481	.001257276
47	324.4440	628.2290	102	.001030108	.0007528438
48	293.5700	535.4930	103	.0005996033	.0004444058
49	265.1948	456.2340	104	.0003436985	.0002584971
50	239.1703	388.5101	105	.0001934461	.0001483729
51	215.3483	330.6660	106	.0001058074	.00008445116
52	193.5749	281.2874	107	.00005474929	.00004739259
53	173.6975	239.1473	108	.00002480588	.00002653036
54	155.5767	203.1893	109	.000006820254	.00001469752

TABLE C(17.0)
LIFE TABLE 80CNSMT WITH INTEREST AT 17.0 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors ($\bar{R}_x-0.5\bar{M}_x$)	(3) D-Factors (D_x)	(1) Age x	(2) R-Factors ($\bar{R}_x-0.5\bar{M}_x$)	(3) D-Factors (D_x)
0	32280.26	1000000.	55	123.3609	157.0270
1	23427.83	843931.6	56	109.9305	133.0004
2	20782.29	720637.0	57	97.75997	112.5641
3	18718.14	615529.5	58	86.74563	95.18879
4	17012.63	525832.1	59	76.79242	80.42178
5	15547.95	449246.7	60	67.81458	67.87481
6	14258.39	383831.2	61	59.73464	57.21930
7	13104.60	327950.9	62	52.48122	48.17519
8	12056.82	280214.5	63	45.98750	40.50522
9	11089.72	239436.3	64	40.18943	34.00769
10	10182.91	204598.5	65	35.02475	28.51102
11	9320.382	174836.8	66	30.43345	23.86685
12	8491.848	149404.2	67	26.35954	19.94685
13	7695.891	127664.8	68	22.75187	16.64134
14	6939.130	109074.1	69	19.56466	13.85556
15	6231.421	93176.39	70	16.75724	11.51011
16	5579.959	79583.60	71	14.29294	9.537447
17	4988.810	67963.33	72	12.13811	7.881482
18	4458.709	58032.63	73	10.26118	6.494223
19	3986.841	49548.89	74	8.632477	5.335156
20	3568.819	42301.87	75	7.224152	4.369191
21	3200.305	36111.79	76	6.010629	3.566040
22	2876.739	30825.58	77	4.968896	2.899546
23	2593.351	26311.79	78	4.078542	2.347557
24	2345.164	22458.68	79	3.321596	1.891231
25	2127.187	19169.79	80	2.682190	1.515004
26	1934.847	16362.84	81	2.146160	1.205751
27	1764.081	13967.16	82	1.700694	.9527419
28	1611.597	11922.22	83	1.334011	.7469029
29	1474.739	10176.66	84	1.035211	.5806540
30	1351.284	8686.562	85	.7942238	.4474442
31	1239.335	7414.639	86	.6019856	.3414113
32	1137.327	6328.748	87	.4505385	.2576334
33	1043.983	5401.765	88	.3328230	.1921925
34	958.2364	4610.311	89	.2425184	.1417471
35	879.2464	3934.564	90	.1741086	.1033122
36	806.3556	3357.505	91	.1229780	.07428915
37	739.0311	2864.772	92	.08536443	.05259080
38	676.7937	2444.036	93	.05819326	.03660484
39	619.2259	2084.800	94	.03894696	.02502272
40	565.9559	1778.078	95	.02559281	.01678928
41	516.6596	1516.202	96	.01652202	.01105189
42	471.0630	1292.602	97	.01048717	.007147777
43	428.9304	1101.700	98	.006549407	.004541894
44	390.0345	938.7453	99	.004027681	.002839072
45	354.1557	799.6638	100	.002440778	.001746271
46	321.0911	680.9687	101	.001458800	.001057756
47	290.6515	579.6903	102	.0008601288	.0006322909
48	262.6646	493.2748	103	.0004999350	.0003726051
49	236.9798	419.5461	104	.0002861717	.0002163623
50	213.4569	356.6575	105	.0001608645	.0001239760
51	191.9561	303.0370	106	.00008789067	.00007044426
52	172.3329	257.3435	107	.00004543920	.00003946457
53	154.4445	218.4165	108	.00002057564	.00002205449
54	138.1606	185.2584	109	.000005655472	.00001219706

TABLE C(17.2)
LIFE TABLE 80CNSMT WITH INTEREST AT 17.2 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors ($\bar{R}x$-0.5$\bar{M}x$)	(3) D-Factors (Dx)	(1) Age x	(2) R-Factors ($\bar{R}x$-0.5$\bar{M}x$)	(3) D-Factors (Dx)
0	31394.18	1000000.	55	109.4610	142.9480
1	22590.53	842491.5	56	97.42285	120.8690
2	19988.29	718179.6	57	86.52970	102.1222
3	17965.60	612383.7	58	76.68563	86.21132
4	16299.81	522252.0	59	67.80270	72.71273
5	14873.27	445426.6	60	59.80174	61.26376
6	13620.38	379917.9	61	52.61131	51.55797
7	12501.92	324053.4	62	46.16570	43.33462
8	11488.21	276411.8	63	40.40352	36.37313
9	10554.10	235783.9	64	35.26610	30.48633
10	9679.380	201133.8	65	30.69654	25.51520
11	8848.200	171582.7	66	26.64017	21.32257
12	8050.385	146373.3	67	23.04609	17.79004
13	7284.486	124861.4	68	19.86788	14.81662
14	6556.921	106496.9	69	17.06407	12.31525
15	5877.249	90819.61	70	14.59786	10.21309
16	5252.402	77438.26	71	12.43615	8.448272
17	4686.246	66018.39	72	10.54859	6.969504
18	4179.395	56275.68	73	8.906809	5.732967
19	3729.019	47966.79	74	7.484177	4.701729
20	3330.776	40881.29	75	6.255785	3.843880
21	2980.383	34839.53	76	5.198795	3.131938
22	2673.359	29688.80	77	4.292700	2.542232
23	2405.037	25298.23	78	3.519345	2.054753
24	2170.563	21556.70	79	2.862774	1.652518
25	1965.090	18368.50	80	2.308919	1.321520
26	1784.187	15652.12	81	1.845248	1.049968
27	1623.923	13337.70	82	1.460452	.8282316
28	1481.119	11365.49	83	1.144150	.6481849
29	1353.213	9684.883	84	.8867678	.5030491
30	1238.066	8252.688	85	.6794778	.3869815
31	1133.850	7032.274	86	.5143559	.2947728
32	1039.064	5992.138	87	.3844579	.2220598
33	952.4827	5105.731	88	.2836383	.1653721
34	873.0824	4350.215	89	.2064082	.1217582
35	800.0587	3706.256	90	.1479885	.08859193
36	732.7809	3157.284	91	.1043886	.06359547
37	670.7381	2689.338	92	.07236190	.04494369
38	613.4713	2290.452	93	.04926086	.03122884
39	560.5810	1950.456	94	.03292207	.02131130
40	511.7121	1660.660	95	.02160250	.01427466
41	466.5548	1413.661	96	.01392550	.009380554
42	424.8474	1203.126	97	.008825899	.006056493
43	386.3644	1023.689	98	.005503619	.003841895
44	350.8893	870.7847	99	.003379423	.002397415
45	318.2132	740.5062	100	.002044818	.001472098
46	288.1432	629.5158	101	.001220294	.0008901615
47	260.5002	534.9754	102	.0007184294	.0005312005
48	235.1210	454.4487	103	.0004169682	.0003124989
49	211.8628	385.8637	104	.0002383502	.0001811505
50	190.5932	327.4643	105	.0001338135	.0001036224
51	171.1803	277.7579	106	.00007303131	.00005877872
52	153.4886	235.4736	107	.00003772439	.00003287306
53	137.3843	199.5137	108	.00001707226	.00001833953
54	122.7459	168.9364	109	.000004691119	.00001012522

TABLE C(17.4)
LIFE TABLE 80CNSMT WITH INTEREST AT 17.4 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors $(\bar{R}_x-0.5\bar{M}_x)$	(3) D-Factors (D_x)
0	30553.88	1000000.
1	21797.46	841056.2
2	19236.97	715734.7
3	17254.23	609259.3
4	15626.65	518702.3
5	14236.74	441645.4
6	13019.05	376051.1
7	11934.43	320208.7
8	10953.35	272667.1
9	10050.81	232193.4
10	9206.749	197733.5
11	8405.510	168394.6
12	7637.019	143408.9
13	6899.801	122124.3
14	6200.074	103984.9
15	5547.110	88526.31
16	4947.588	75354.26
17	4405.180	64132.28
18	3920.387	54574.78
19	3490.368	46437.78
20	3110.826	39510.71
21	2777.534	33614.15
22	2486.090	28595.79
23	2231.928	24325.34
24	2010.317	20692.39
25	1816.548	17601.98
26	1646.327	14973.41
27	1495.852	12737.61
28	1362.055	10835.64
29	1242.463	9217.652
30	1135.015	7841.170
31	1037.956	6670.229
32	949.8412	5673.960
33	869.4968	4826.385
34	795.9416	4105.199
35	728.4044	3491.551
36	666.2810	2969.314
37	609.0813	2524.919
38	556.3662	2146.756
39	507.7535	1824.976
40	462.9039	1551.177
41	421.5214	1318.213
42	383.3562	1119.982
43	348.1930	951.3216
44	315.8253	807.8476
45	286.0544	685.8148
46	258.6975	582.0286
47	233.5847	493.7772
48	210.5616	418.7373
49	189.4930	354.9361
50	170.2537	300.7043
51	152.7197	254.6253
52	136.7636	215.4949
53	122.2604	182.2749
54	109.0966	154.0767
55	97.16735	130.1522
56	86.37339	109.8620
57	76.62025	92.66432
58	67.81912	78.09373
59	59.88874	65.75394
60	52.75600	55.30629
61	46.35504	46.46503
62	40.62540	38.98745
63	35.51070	32.66857
64	30.95719	27.33468
65	26.91289	22.83850
66	23.32799	19.05319
67	20.15623	15.86955
68	17.35549	13.19460
69	14.88820	10.94838
70	12.72107	9.064068
71	10.82421	7.485028
72	9.170272	6.164345
73	7.733745	5.062022
74	6.490743	4.144400
75	5.418976	3.382466
76	4.498055	2.751290
77	3.709706	2.229450
78	3.037780	1.798879
79	2.468107	1.444269
80	1.988217	1.153015
81	1.587022	.9145272
82	1.254535	.7201650
83	.9816143	.5626504
84	.7598445	.4359229
85	.5814889	.3347718
86	.4396174	.2545691
87	.3281701	.1914466
88	.2417963	.1423311
89	.1757287	.1046153
90	.1258257	.07598895
91	.08863643	.05445553
92	.06135883	.03841883
93	.04171246	.02664960
94	.02783785	.01815534
95	.01824003	.01214003
96	.01174072	.007964196
97	.007430129	.005133271
98	.004626282	.003250708
99	.002836402	.002025047
100	.001713641	.001241333
101	.001021109	.0007493416
102	.0006002661	.0004464049
103	.0003478818	.0002621673
104	.0001985837	.0001517152
105	.0001113471	.00008663689
106	.00006070359	.00004906013
107	.00003132942	.00002739102
108	.00001416993	.00001525512
109	.000003892448	.000008407974

TABLE C(17.6)
LIFE TABLE 80CNSMT WITH INTEREST AT 17.6 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors ($\bar{R}x-0.5\bar{M}x$)	(3) D-Factors (Dx)	(1) Age x	(2) R-Factors ($\bar{R}x-0.5\bar{M}x$)	(3) D-Factors (Dx)
0	29756.26	1000000.	55	86.28968	118.5207
1	21045.61	839625.9	56	76.60800	99.87369
2	18525.41	713302.3	57	67.87262	84.09627
3	16581.17	606156.1	58	60.00132	70.75239
4	14990.37	515182.7	59	52.91899	59.47131
5	13635.68	437902.7	60	46.55816	49.93684
6	12451.78	372230.1	61	40.85814	41.88259
7	11399.62	316416.1	62	35.76330	35.08269
8	10449.79	268979.3	63	31.22187	29.34668
9	9577.452	228663.5	64	27.18461	24.51341
10	8762.722	194396.3	65	23.60406	20.44645
11	7990.096	165271.0	66	20.43485	17.02859
12	7249.616	140509.4	67	17.63491	14.15913
13	6539.777	119451.6	68	15.16604	11.75246
14	5866.607	101536.3	69	12.99421	9.735164
15	5239.099	86294.67	70	11.08931	8.045951
16	4663.686	73329.75	71	9.424351	6.632977
17	4143.856	62303.13	72	7.974687	5.453342
18	3680.003	52928.06	73	6.717378	4.470546
19	3269.277	44959.98	74	5.631002	3.653920
20	2907.425	38188.30	75	4.695614	2.977087
21	2590.280	32433.84	76	3.893009	2.417437
22	2313.520	27544.77	77	3.206905	1.955589
23	2072.675	23391.43	78	2.622935	1.575224
24	1863.135	19864.12	79	2.128516	1.262552
25	1680.327	16868.67	80	1.712593	1.006229
26	1520.088	14325.20	81	1.365356	.7967451
27	1378.745	12165.47	82	1.077985	.6263478
28	1253.331	10331.33	83	.8424275	.4885207
29	1141.464	8773.700	84	.6512879	.3778459
30	1041.157	7450.821	85	.4977837	.2896775
31	950.7233	6327.392	86	.3758538	.2199036
32	868.7756	5373.176	87	.2802090	.1650955
33	794.1870	4562.759	88	.2061899	.1225315
34	726.0176	3874.365	89	.1496550	.08990920
35	663.5285	3289.618	90	.1070148	.06519589
36	606.1405	2792.827	91	.07528435	.04664150
37	553.3842	2370.806	92	.05204485	.03285000
38	504.8391	2012.297	93	.03533162	.02274798
39	460.1399	1707.762	94	.02354609	.01547096
40	418.9625	1449.080	95	.01540572	.01032746
41	381.0244	1229.355	96	.009901798	.006763575
42	346.0869	1042.710	97	.006257054	.004352005
43	313.9446	884.1800	98	.003890028	.002751274
44	284.4007	749.5551	99	.002381390	.001711008
45	257.2666	635.2457	100	.001436556	.001047046
46	232.3687	538.1954	101	.0008547087	.0006309837
47	209.5461	455.8138	102	.0005016979	.0003752563
48	188.6526	385.8858	103	.0002903349	.0002200080
49	169.5605	326.5338	104	.0001655048	.0001271012
50	152.1515	276.1712	105	.00009268226	.00007245765
51	136.3088	233.4539	106	.00005047288	.00004096103
52	121.9130	197.2411	107	.00002602681	.00002283028
53	108.8472	166.5513	108	.00001176474	.00001269344
54	97.00527	140.5462	109	.000003230780	.000006984187

TABLE C(17.8)

LIFE TABLE 80CNSMT WITH INTEREST AT 17.8 PERCENT

COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors $(\bar{R}_x-0.5\bar{M}_x)$	(3) D-Factors (D_x)	(1) Age x	(2) R-Factors $(\bar{R}_x-0.5\bar{M}_x)$	(3) D-Factors (D_x)
0	28998.49	1000000.	55	76.66080	107.9458
1	20332.20	838200.3	56	67.97386	90.80815
2	17850.92	710882.3	57	60.14742	76.33303
3	15943.81	603073.9	58	53.10538	64.11194
4	14388.44	511692.9	59	46.77834	53.79815
5	13067.62	434197.9	60	41.10404	45.09651
6	11916.18	368454.3	61	36.02656	37.75873
7	10895.17	312674.7	62	31.49474	31.57467
8	9975.291	265347.6	63	27.46104	26.36738
9	9131.874	225193.1	64	23.88038	21.98739
10	8345.204	191120.9	65	20.70941	18.30838
11	7599.938	162210.5	66	17.90681	15.22204
12	6886.226	137673.3	67	15.43434	12.63550
13	6202.538	116841.9	68	13.25735	10.47001
14	5554.716	99149.30	69	11.34502	8.658116
15	4951.482	84122.94	70	9.670110	7.143641
16	4399.035	71362.94	71	8.208261	5.879125
17	3900.682	60529.12	72	6.937260	4.825352
18	3456.717	51333.69	73	5.836483	3.949016
19	3064.283	43531.61	74	4.886716	3.222177
20	2719.176	36912.29	75	4.070114	2.620861
21	2417.287	31296.88	76	3.370421	2.124563
22	2154.371	26534.06	77	2.773127	1.715750
23	1926.058	22494.87	78	2.265452	1.379688
24	1727.853	19070.32	79	1.836222	1.103951
25	1555.315	16167.08	80	1.475636	.8783334
26	1404.412	13706.09	81	1.175014	.6942949
27	1271.589	11619.93	82	.9265660	.5448816
28	1153.984	9851.289	83	.7231984	.4242595
29	1049.297	8351.831	84	.5584112	.3275860
30	955.6176	7080.519	85	.4262580	.2507191
31	871.3210	6002.715	86	.3214367	.1900059
32	795.0762	5088.808	87	.2393302	.1424072
33	725.8019	4313.945	88	.1758803	.1055132
34	662.5975	3656.871	89	.1274888	.07729029
35	604.7552	3099.678	90	.09104384	.05595038
36	551.7200	2627.104	91	.06396315	.03995926
37	503.0421	2226.339	92	.04415821	.02809586
38	458.3193	1886.468	93	.02993607	.01942279
39	417.2022	1598.257	94	.01992213	.01318707
40	379.3814	1353.859	95	.01301587	.008787926
41	344.5874	1146.623	96	.008353501	.005745546
42	312.5924	970.8871	97	.005270832	.003690680
43	283.2003	821.8793	98	.003271971	.002329233
44	256.2238	695.5573	99	.002000001	.001446082
45	231.4836	588.4819	100	.001204656	.0008834232
46	208.8152	497.7295	101	.0007156523	.0005314755
47	188.0663	420.8263	102	.0004194488	.0003155406
48	169.0987	355.6611	103	.0002423847	.0001846833
49	151.7915	300.4469	104	.0001379800	.0001065126
50	136.0331	253.6763	105	.00007717072	.00006061743
51	121.7135	214.0744	106	.00004197975	.00003420946
52	108.7209	180.5606	107	.00002162854	.00001903481
53	96.94588	152.2074	108	.000009770906	.00001056523
54	86.28949	128.2238	109	.000002682439	.000005803330

TABLE C(18.0)
LIFE TABLE 80CNSMT WITH INTEREST AT 18.0 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors $(\bar{R}x-0.5\bar{M}x)$	(3) D-Factors (Dx)
0	28277.96	1000000.
1	19654.70	836779.7
2	17211.04	708474.6
3	15339.76	600012.7
4	13818.51	508232.6
5	12530.30	430530.7
6	11410.05	364723.2
7	10418.95	308963.9
8	9527.795	261770.9
9	8712.089	221781.1
10	7952.279	187906.2
11	7233.186	159211.8
12	6545.069	134899.1
13	5886.371	114293.4
14	5262.756	96822.35
15	4682.682	82009.41
16	4152.121	69452.08
17	3674.208	58808.51
18	3249.141	49789.94
19	2874.060	42150.93
20	2544.811	35680.97
21	2257.343	30201.60
22	2007.488	25562.07
23	1790.972	21634.11
24	1603.417	18309.51
25	1440.509	15495.79
26	1298.339	13114.72
27	1173.472	11099.73
28	1063.144	9394.312
29	965.1368	7950.911
30	877.6093	6729.202
31	799.0008	5695.207
32	728.0326	4819.934
33	663.6675	4079.086
34	605.0424	3451.924
35	551.4796	2921.000
36	502.4474	2471.470
37	457.5147	2090.897
38	416.2969	1768.700
39	378.4601	1495.942
40	343.7089	1265.042
41	311.7863	1069.585
42	282.4748	904.1211
43	255.5875	764.0631
44	230.9461	645.5314
45	208.3804	545.2314
46	187.7344	460.3673
47	168.8640	388.5771
48	151.6385	327.8490
49	135.9438	276.4831
50	121.6745	233.0473
51	108.7271	196.3325
52	96.99681	165.3155
53	86.38149	139.1200
54	76.78870	117.0000
55	68.13375	98.33006
56	60.33676	82.57883
57	53.32236	69.29783
58	47.02015	58.10445
59	41.36601	48.67445
60	36.30252	40.73239
61	31.77814	34.04691
62	27.74583	28.42251
63	24.16197	23.69484
64	20.98527	19.72531
65	18.17616	16.39696
66	15.69699	13.60973
67	13.51303	11.27801
68	11.59283	9.329327
69	9.908480	7.701759
70	8.435355	6.343799
71	7.151455	5.212017
72	6.036767	4.270566
73	5.072749	3.489061
74	4.242170	2.842054
75	3.529060	2.307757
76	2.918905	1.867580
77	2.398776	1.505659
78	1.957301	1.208695
79	1.584558	.9654929
80	1.271858	.7668705
81	1.011517	.6051595
82	.7966598	.4741233
83	.6210333	.3685395
84	.4789250	.2840803
85	.3651207	.2170534
86	.2749817	.1642137
87	.2044770	.1228676
88	.1500717	.09088151
89	.1086387	.06645951
90	.07747994	.04802845
91	.05436097	.03424334
92	.03747811	.02403612
93	.02537224	.01658811
94	.01686111	.01124338
95	.01100014	.007479943
96	.007049487	.004882098
97	.004441438	.003130725
98	.002752974	.001972490
99	.001680220	.001222526
100	.001010509	.0007455849
101	.0005994091	.0004477905
102	.0003507950	.0002654056
103	.0002024180	.0001550764
104	.0001150693	.00008928582
105	.00006427561	.00005072736
106	.00003492682	.00002857947
107	.00001797923	.00001587522
108	.000008117544	.000008796570
109	.000002227869	.000004823643

TABLE C(18.2)
LIFE TABLE 80CNSMT WITH INTEREST AT 18.2 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors ($\bar{R}x$-0.5$\bar{M}x$)	(3) D-Factors (Dx)	(1) Age x	(2) R-Factors ($\bar{R}x$-0.5$\bar{M}x$)	(3) D-Factors (Dx)
0	275922.6	10000000	55	605.7929	895.8504
1	190107.8	8353638.	56	535.7876	751.0735
2	166034.8	7060791.	57	472.9011	629.2133
3	147668.0	5969721.	58	416.4817	526.6865
4	132784.6	5048015.	59	365.9374	440.4620
5	120216.4	4269006.	60	320.7386	367.9694
6	109314.0	3610360.	61	280.4106	307.0535
7	99690.12	3053427.	62	244.5208	255.8959
8	91054.22	2582484.	63	212.6689	212.9704
9	83162.76	2184265.	64	184.4771	176.9921
10	75821.92	1847508.	65	159.5839	146.8784
11	68881.50	1562734.	66	137.6466	121.7050
12	62245.17	1321854.	67	118.3495	100.6830
13	55897.12	1118047.	68	101.4074	83.14544
14	49892.25	945538.1	69	86.56746	68.52398
15	44312.58	799524.3	70	73.60707	56.34645
16	39215.64	675954.9	71	62.32759	46.21548
17	34631.13	571396.0	72	52.54871	37.80347
18	30560.13	482951.1	73	44.10375	30.83325
19	26974.04	408162.6	74	36.83814	25.07308
20	23831.81	344927.0	75	30.60899	20.32497
21	21093.50	291464.1	76	25.28672	16.42039
22	18718.24	246272.4	77	20.75607	13.21586
23	16664.21	208076.6	78	16.91591	10.59132
24	14888.77	175802.7	79	13.67809	8.445921
25	13350.00	148534.4	80	10.96557	6.697065
26	12010.06	125498.0	81	8.710372	5.275904
27	10835.72	106036.3	82	6.851756	4.126510
28	9800.285	89592.54	83	5.334631	3.202139
29	8882.373	75698.68	84	4.108777	2.464119
30	8064.247	63958.68	85	3.128469	1.879540
31	7330.906	54039.33	86	2.353116	1.419577
32	6670.069	45656.87	87	1.747523	1.060356
33	6071.789	38573.80	88	1.280889	.7829865
34	5527.796	32587.82	89	.9260369	.5716107
35	5031.600	27528.98	90	.6595676	.4123883
36	4578.106	23252.97	91	.4621427	.2935273
37	4163.187	19639.04	92	.3181821	.2056843
38	3783.165	16584.65	93	.2151074	.1417093
39	3434.850	14003.33	94	.1427478	.09588766
40	3115.422	11821.87	95	.09299432	.06368376
41	2822.429	9978.401	96	.05950871	.04149555
42	2553.799	8420.481	97	.03743713	.02656467
43	2307.748	7104.017	98	.02317021	.01670855
44	2082.581	5991.792	99	.01412010	.01033824
45	1876.683	5052.249	100	.008479180	.006294340
46	1688.576	4258.659	101	.005022056	.003773918
47	1516.895	3588.477	102	.002934709	.002233018
48	1360.407	3022.535	103	.001690949	.001302544
49	1218.032	2544.665	104	.0009599313	.0007486756
50	1088.777	2141.266	105	.0005355218	.0004246372
51	971.6707	1800.874	106	.0002906802	.0002388331
52	865.7289	1513.803	107	.0001495036	.0001324417
53	769.9980	1271.774	108	.00006746077	.00007326266
54	683.6156	1067.753	109	.00001850914	.00004010597

TABLE C(18.4)
LIFE TABLE 80CNSMT WITH INTEREST AT 18.4 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors $(\bar{R}_x-0.5\bar{M}_x)$	(3) D-Factors (D_x)
0	269391.8	10000000
1	183982.7	8339527.
2	160261.6	7036957.
3	142229.0	5939520.
4	127663.2	5013993.
5	115397.3	4233072.
6	104783.6	3573923.
7	95435.75	3017504.
8	87064.42	2547791.
9	79427.68	2151282.
10	72333.35	1816536.
11	65632.81	1533940.
12	59230.80	1295307.
13	53111.30	1093743.
14	47327.49	923421.3
15	41958.95	779503.8
16	37061.06	657915.5
17	32661.96	555207.6
18	28761.86	468475.7
19	25332.19	395260.1
20	22332.38	333459.2
21	19723.12	281297.8
22	17464.29	237280.9
23	15514.99	200141.0
24	13833.70	168812.3
25	12379.70	142387.3
26	11116.33	120101.1
27	10011.46	101304.9
28	9039.316	85450.29
29	8179.279	72076.84
30	7414.267	60795.68
31	6729.857	51280.11
32	6114.259	43252.47
33	5557.931	36480.68
34	5052.952	30767.46
35	4593.104	25947.30
36	4173.510	21879.95
37	3790.218	18448.20
38	3439.710	15552.70
39	3118.939	13109.81
40	2825.214	11048.85
41	2556.200	9310.172
42	2309.919	7843.311
43	2084.672	6605.905
44	1878.846	5562.254
45	1690.910	4682.142
46	1519.463	3940.020
47	1363.215	3314.374
48	1221.000	2786.946
49	1091.801	2342.359
50	974.6794	1967.702
51	868.7224	1652.105
52	773.0091	1386.403
53	686.6484	1162.775
54	608.8359	974.5910
55	536.8372	816.3062
56	475.9624	683.2282
57	419.5641	571.4089
58	369.0396	477.4930
59	323.8420	398.6475
60	283.4828	332.4744
61	247.5252	276.9659
62	215.5713	230.4312
63	187.2539	191.4534
64	162.2271	158.8413
65	140.1611	131.5931
66	120.7437	108.8553
67	103.6879	89.90067
68	88.73522	74.11585
69	75.65667	60.97910
70	64.25088	50.05769
71	54.33857	40.98807
72	45.75730	33.47090
73	38.35720	27.25341
74	31.99966	22.12457
75	26.55682	17.90453
76	21.91295	14.44050
77	17.96535	11.60273
78	14.62403	9.282835
79	11.81071	7.389978
80	9.457070	5.849873
81	7.502955	4.600707
82	5.894713	3.592331
83	4.583796	2.782912
84	3.526053	2.137897
85	2.681378	1.627955
86	2.014252	1.227483
87	1.493935	.9153224
88	1.093591	.6747492
89	.7895921	.4917612
90	.5616429	.3541816
91	.3930033	.2516714
92	.2702125	.1760566
93	.1824248	.1210920
94	.1208885	.08179853
95	.07864076	.05423470
96	.05025012	.03527896
97	.03156573	.02254678
98	.01950709	.01415744
99	.01186985	.008744968
100	.007117107	.005315298
101	.004208973	.003181527
102	.002455915	.001879322
103	.001413021	.001094378
104	.0008010467	.0006279632
105	.0004463185	.0003555693
106	.0002419961	.0001996487
107	.0001243565	.0001105255
108	.00005608082	.00006103604
109	.00001538223	.00003335634

TABLE C(18.6)

LIFE TABLE 80CNSMT WITH INTEREST AT 18.6 PERCENT

COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors $(\bar{R}_x-0.5\bar{M}_x)$	(3) D-Factors (D_x)	(1) Age x	(2) R-Factors $(\bar{R}_x-0.5\bar{M}_x)$	(3) D-Factors (D_x)
0	263166.8	10000000	55	479.4694	743.9416
1	178151.9	8325464.	56	422.9807	621.6108
2	154771.4	7013243.	57	372.3851	518.9993
3	137061.9	5909522.	58	327.1250	432.9660
4	122802.5	4980257.	59	286.6957	360.8634
5	110628.2	4197500.	60	250.6468	300.4547
6	100492.4	3537914.	61	218.5759	249.8700
7	91409.93	2982064.	62	190.1175	207.5373
8	83292.69	2513622.	63	164.9346	172.1412
9	75900.34	2118851.	64	142.7108	142.5779
10	69042.32	1786135.	65	123.1449	117.9204
11	62571.59	1505725.	66	105.9527	97.38061
12	56393.94	1269337.	67	90.87348	80.28840
13	50493.14	1070006.	68	77.67266	66.07969
14	44920.75	901857.8	69	66.14299	54.27563
15	39753.92	760017.3	70	56.10237	44.47968
16	35045.99	640386.8	71	47.38897	36.35929
17	30823.60	539503.9	72	39.85643	29.64096
18	27086.13	454457.6	73	33.37004	24.09421
19	23805.06	382786.1	74	27.80548	19.52693
20	20940.33	322391.1	75	23.04831	15.77571
21	18453.24	271502.4	76	18.99522	12.70209
22	16304.40	228632.0	77	15.55466	10.18873
23	14453.87	192520.7	78	12.64656	8.137813
24	12861.16	162111.0	79	10.20139	6.467511
25	11486.76	136504.4	80	8.158574	5.111019
26	10295.14	114944.8	81	6.464868	4.012848
27	9255.232	96792.10	82	5.072881	3.128034
28	8342.163	81506.06	83	3.939826	2.419143
29	7536.038	68633.97	84	3.026882	1.855307
30	6820.412	57794.05	85	2.298871	1.410388
31	6181.420	48666.08	86	1.724703	1.061644
32	5607.740	40978.43	87	1.277529	.7903223
33	5090.222	34504.39	88	.9339604	.5816203
34	4621.277	29051.60	89	.6734532	.4231735
35	4194.952	24458.94	90	.4784004	.3042686
36	3806.576	20590.12	91	.3343081	.2158401
37	3452.365	17331.39	92	.2295440	.1507362
38	3128.958	14586.54	93	.1547546	.1035017
39	2833.444	12274.68	94	.1024077	.06979829
40	2563.256	10327.56	95	.06652294	.04620016
41	2316.167	8687.709	96	.04244501	.03000192
42	2090.295	7306.577	97	.02662334	.01914189
43	1884.018	6143.472	98	.01642818	.01199919
44	1695.806	5164.157	99	.009981301	.007399333
45	1524.205	4339.705	100	.005975696	.004489820
46	1367.888	3645.701	101	.003520634	.002682897
47	1225.636	3061.619	102	.002055881	.001582110
48	1096.349	2570.071	103	.001181145	.0009197495
49	979.0651	2156.439	104	.0006686702	.0005268702
50	872.9024	1808.465	105	.0003720909	.0002978247
51	777.0014	1515.847	106	.0002015289	.0001669437
52	690.5003	1269.914	107	.0001034717	.00009226413
53	612.5670	1063.280	108	.00004663514	.00005086555
54	542.4512	889.6950	109	.00001278758	.00002775127

TABLE C(18.8)
LIFE TABLE 80CNSMT WITH INTEREST AT 18.8 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors ($\bar{R}$x-0.5$\bar{M}$x)	(3) D-Factors (Dx)	(1) Age x	(2) R-Factors ($\bar{R}$x-0.5$\bar{M}$x)	(3) D-Factors (Dx)
0	257228.6	10000000	55	426.8081	678.0980
1	172597.2	8311448.	56	376.0408	565.6404
2	149546.6	6989650.	57	330.6364	471.4731
3	132149.5	5879726.	58	290.0795	392.6560
4	118186.1	4946805.	59	253.9042	326.7153
5	106492.8	4162287.	60	221.6952	271.5651
6	96424.70	3502328.	61	193.0821	225.4640
7	87597.52	2947099.	62	167.7290	186.9509
8	79724.42	2479967.	63	145.3269	154.8048
9	72566.65	2086963.	64	125.5861	128.0030
10	65935.28	1756292.	65	108.2318	105.6879
11	59684.80	1478075.	66	93.00528	87.13184
12	53722.07	1243930.	67	79.66955	71.71755
13	48030.66	1046824.	68	68.01192	58.92626
14	42660.53	880832.9	69	57.84470	48.31857
15	37686.50	741049.4	70	49.00327	39.53112
16	33159.94	623353.4	71	41.34154	32.25975
17	29106.03	524269.8	72	34.72765	26.25465
18	25523.39	440881.4	73	29.04052	21.30566
19	22383.57	370725.9	74	24.16862	17.23790
20	19647.02	311708.0	75	20.00957	13.90297
21	17275.62	262063.7	76	16.47110	11.17538
22	15230.77	220312.2	77	13.47159	8.949017
23	13473.40	185202.6	78	10.93983	7.135609
24	11964.09	155686.3	79	8.814036	5.661465
25	10664.47	130873.9	80	7.040501	4.466500
26	9540.104	110018.0	81	5.572089	3.500909
27	8560.983	92487.41	82	4.366941	2.724381
28	7703.074	77750.08	83	3.387342	2.103421
29	6947.194	65360.95	84	2.599156	1.610456
30	6277.510	54945.30	85	1.971519	1.222193
31	5680.693	46189.37	86	1.477217	.9184343
32	5145.874	38827.48	87	1.092796	.6825616
33	4664.274	32638.23	88	.7978688	.5014705
34	4228.627	27434.09	89	.5745683	.3642441
35	3833.232	23058.25	90	.4076173	.2614566
36	3473.617	19378.31	91	.2844642	.1851581
37	3146.161	16283.91	92	.1950549	.1290912
38	2847.650	13681.88	93	.1313210	.08849011
39	2575.304	11494.01	94	.08677832	.05957446
40	2326.677	9654.450	95	.05628946	.03936653
41	2099.645	8107.807	96	.03586317	.02552119
42	1892.416	6807.387	97	.02246169	.01625567
43	1703.446	5714.110	98	.01383949	.01017279
44	1531.280	4795.151	99	.008395830	.006262520
45	1374.539	4022.827	100	.005018899	.003793620
46	1231.968	3373.809	101	.002959188	.002263065
47	1102.415	2828.517	102	.001721545	.001332287
48	984.8403	2370.397	103	.0009876295	.0007732130
49	878.3377	1985.552	104	.0005583444	.0004421824
50	782.0760	1662.350	105	.0003103052	.0002495323
51	695.2480	1391.029	106	.0001678812	.0001396382
52	617.0468	1163.384	107	.00008612119	.00007704340
53	546.6955	972.4442	108	.00003879249	.00004240281
54	483.4947	812.3189	109	.00001063391	.00002309521

TABLE C(19.0)

LIFE TABLE 80CNSMT WITH INTEREST AT 19.0 PERCENT

COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors $(\bar{R}x-0.5\bar{M}x)$	(3) D-Factors (Dx)	(1) Age x	(2) R-Factors $(\bar{R}x-0.5\bar{M}x)$	(3) D-Factors (Dx)
0	251560.0	10000000	55	380.0770	618.1784
1	167301.5	8297479.	56	334.4370	514.7914
2	144570.5	6966175.	57	293.6784	428.3682
3	127475.9	5850130.	58	257.3248	356.1574
4	113798.3	4913633.	59	224.9458	295.8481
5	102376.3	4127427.	60	196.1588	245.4950
6	92566.08	3467158.	61	170.6229	203.4771
7	83984.58	2912602.	62	148.0294	168.4361
8	76346.17	2446818.	63	128.0949	139.2393
9	69413.67	2055607.	64	110.5545	114.9388
10	62999.75	1726997.	65	95.15731	94.74173
11	56960.47	1450977.	66	81.66765	77.97628
12	51203.69	1219073.	67	69.87036	64.07381
13	45712.83	1024181.	68	59.57249	52.55735
14	40536.29	860332.4	69	50.60411	43.02374
15	35746.63	722585.7	70	42.81637	35.14007
16	31393.31	606800.6	71	36.07743	28.62820
17	27500.11	509490.4	72	30.26849	23.25995
18	24064.94	427732.7	73	25.28070	18.84373
19	21059.43	359064.9	74	21.01403	15.22039
20	18444.55	301396.0	75	17.37686	12.25515
21	16182.79	252968.2	76	14.28678	9.834281
22	14236.27	212308.3	77	11.67106	7.861859
23	12566.83	178174.3	78	9.466316	6.258214
24	11136.07	149526.4	79	7.617667	4.956986
25	9906.725	125484.5	80	6.077484	3.904143
26	8845.453	105310.1	81	4.804044	3.054982
27	7923.227	88380.93	82	3.760365	2.373368
28	7116.848	74173.07	83	2.913203	1.829334
29	6407.820	62249.12	84	2.232536	1.398251
30	5780.894	52241.42	85	1.691284	1.059365
31	5223.260	43842.56	86	1.265621	.7947368
32	4724.481	36792.78	87	.9350543	.5896395
33	4276.141	30875.89	88	.6818102	.4324736
34	3871.277	25909.13	89	.4903487	.3136001
35	3504.433	21739.93	90	.3474105	.2247257
36	3171.327	18239.67	91	.2421240	.1588786
37	2868.493	15301.34	92	.1657974	.1105831
38	2592.862	12834.70	93	.1114692	.07567567
39	2341.778	10764.19	94	.07355648	.05086173
40	2112.910	9026.237	95	.04764465	.03355271
41	1904.234	7567.494	96	.03031117	.02171555
42	1714.043	6343.056	97	.01895637	.01380843
43	1540.867	5315.403	98	.01166229	.008626790
44	1383.324	4453.069	99	.007064379	.005301852
45	1240.108	3729.563	100	.004216605	.003206282
46	1110.031	3122.601	101	.002482410	.001909477
47	992.0027	2613.511	102	.001442030	.001122238
48	885.0441	2186.533	103	.0008260765	.0006502128
49	788.2997	1828.462	104	.0004663670	.0003712165
50	700.9869	1528.257	105	.0002588597	.0002091328
51	622.3478	1276.673	106	.0001398949	.0001168339
52	551.6271	1065.948	107	.00007170238	.00006435314
53	488.0998	889.5024	108	.00003227877	.00003535887
54	431.1138	741.7856	109	.000008845702	.00001922627

TABLE C(19.2)
LIFE TABLE 80CNSMT WITH INTEREST AT 19.2 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors ($\bar{R}x$-0.5$\bar{M}x$)	(3) D-Factors (Dx)	(1) Age x	(2) R-Factors ($\bar{R}x$-0.5$\bar{M}x$)	(3) D-Factors (Dx)
0	246144.6	10000000	55	338.5915	563.6411
1	162249.1	8283557.	56	297.5482	468.5876
2	139828.1	6942818.	57	260.9488	389.2669
3	123026.2	5820733.	58	228.3526	323.1045
4	109625.0	4880738.	59	199.3627	267.9418
5	98464.81	4092917.	60	173.6263	221.9653
6	88903.22	3432400.	61	150.8297	183.6659
7	80558.26	2878565.	62	130.6894	151.7816
8	73145.54	2414168.	63	112.9455	125.2611
9	66429.46	2024773.	64	97.35557	103.2267
10	60224.28	1698238.	65	83.69064	84.94488
11	54387.58	1424421.	66	71.73623	69.79577
12	48828.25	1194753.	67	61.29683	57.25559
13	43529.56	1002065.	68	52.19747	46.88581
14	38538.37	840342.1	69	44.28427	38.31659
15	33925.09	704611.9	70	37.42268	31.24295
16	29737.31	590714.0	71	31.49368	25.41056
17	25997.48	495151.4	72	26.39026	20.61102
18	22702.83	414997.2	73	22.01456	16.66972
19	19825.08	347789.5	74	18.27687	13.44182
20	17325.75	291441.7	75	15.09520	10.80492
21	15167.91	244202.9	76	12.39594	8.655980
22	13314.44	204608.0	77	10.11426	6.908275
23	11728.02	171423.9	78	8.193756	5.489914
24	10371.27	143620.0	79	6.585671	4.341137
25	9208.016	120325.5	80	5.247766	3.413361
26	8205.946	100811.1	81	4.143103	2.666464
27	7337.002	84463.22	82	3.239009	2.068059
28	6578.787	70766.23	83	2.506177	1.591335
29	5913.463	59290.31	84	1.918198	1.214295
30	5326.352	49674.80	85	1.451312	.9184499
31	4805.137	41618.63	86	1.084654	.6878663
32	4339.799	34867.85	87	.8003185	.5094927
33	3922.269	29211.42	88	.5828060	.3730626
34	3545.876	24471.29	89	.4185979	.2700655
35	3205.397	20499.01	90	.2961843	.1932040
36	2896.734	17169.69	91	.2061471	.1363640
37	2616.572	14379.56	92	.1409705	.09475312
38	2361.976	12041.28	93	.09464678	.06473393
39	2130.413	10081.82	94	.06236788	.04343477
40	1919.659	8439.855	95	.04033964	.02860518
41	1727.789	7064.005	96	.02562644	.01848241
42	1553.175	5911.099	97	.01600294	.01173283
43	1394.419	4945.117	98	.009830616	.007317764
44	1250.209	4135.904	99	.005945902	.004489805
45	1119.307	3458.117	100	.003543654	.002710643
46	1000.588	2890.474	101	.002083094	.001611595
47	893.0239	2415.169	102	.001208272	.0009455768
48	795.6906	2017.205	103	.0006911647	.0005469382
49	707.7815	1684.032	104	.0003896625	.0003117315
50	628.5600	1405.179	105	.0002160104	.0001753260
51	557.3144	1171.886	106	.0001166102	.00009778312
52	493.3383	976.8160	107	.00005971613	.00005376941
53	435.9546	813.7566	108	.00002686711	.00002949406
54	384.5560	677.4801	109	.000007360485	.00001601040

TABLE C(19.4)

LIFE TABLE 80CNSMT WITH INTEREST AT 19.4 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors ($\bar{R}x-0.5\bar{M}x$)	(3) D-Factors (Dx)	(1) Age x	(2) R-Factors ($\bar{R}x-0.5\bar{M}x$)	(3) D-Factors (Dx)
0	240967.5	10000000	55	301.7482	513.9948
1	157425.7	8269682.	56	264.8273	426.5980
2	135305.3	6919578.	57	231.9525	353.7915
3	118786.8	5791532.	58	202.7165	293.1668
4	105653.0	4848118.	59	176.7530	242.7081
5	94745.60	4058752.	60	153.7370	200.7247
6	85423.81	3398048.	61	133.3798	165.8121
7	77306.69	2844982.	62	115.4209	136.7976
8	70111.11	2382006.	63	99.62216	112.7062
9	63603.02	1994453.	64	85.76168	92.72468
10	57598.29	1670005.	65	73.63058	76.17502
11	51956.00	1398394.	66	63.03360	62.48509
12	46586.04	1170958.	67	53.79311	51.17255
13	41471.54	980462.5	68	45.75044	41.83431
14	36657.91	820848.8	69	38.76626	34.13107
15	32213.43	687114.2	70	32.71894	27.78351
16	28183.89	575079.8	71	27.50105	22.55907
17	24590.47	481238.9	72	23.01618	18.26747
18	21429.76	402661.3	73	19.17638	14.74957
19	18673.62	336886.1	74	15.90117	11.87355
20	16284.06	281832.0	75	13.11716	9.528317
21	14224.78	235755.2	76	10.75864	7.620489
22	12459.37	197199.1	77	8.767783	6.071669
23	10951.38	164939.9	78	7.094406	4.816992
24	9664.412	137956.2	79	5.695193	3.802645
25	8563.329	115386.7	80	4.532678	2.984946
26	7616.837	96511.41	81	3.574158	2.327888
27	6797.814	80725.31	82	2.790764	1.802441
28	6084.634	67521.18	83	2.156657	1.384623
29	5460.100	56476.74	84	1.648606	1.054791
30	4910.078	47238.27	85	1.245756	.7964699
31	4422.728	39510.96	86	.9298377	.5955111
32	3988.434	33046.61	87	.6851992	.4403477
33	3599.456	27639.26	88	.4983248	.3218929
34	3249.407	23115.45	89	.3574514	.2326327
35	2933.286	19330.82	90	.2525861	.1661460
36	2647.172	16164.11	91	.1755679	.1170699
37	2387.893	13514.72	92	.1198967	.08121027
38	2152.644	11298.11	93	.08038702	.05538872
39	1939.010	9443.744	94	.05289697	.03710213
40	1744.871	7892.455	95	.03416492	.02439371
41	1568.391	6594.777	96	.02167229	.01573490
42	1408.024	5509.208	97	.01351376	.009971945
43	1262.439	4601.183	98	.008289144	.006209082
44	1130.389	3841.805	99	.005006041	.003803194
45	1010.702	3206.834	100	.002979019	.002292267
46	902.3143	2675.949	101	.001748550	.001360569
47	804.2549	2232.175	102	.001012721	.0007969545
48	715.6520	1861.241	103	.0005784654	.0004602003
49	635.7455	1551.226	104	.0003256747	.0002618552
50	563.8423	1292.195	105	.0001803099	.0001470275
51	499.2746	1075.855	106	.00009723122	.00008186313
52	441.3814	895.2680	107	.00004974895	.00004493985
53	389.5310	744.5721	108	.00002236964	.00002460951
54	343.1574	618.8433	109	.000006126531	.00001333651

TABLE C(19.6)
LIFE TABLE 80CNSMT WITH INTEREST AT 19.6 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors ($\bar{R}_x-0.5\bar{M}_x$)	(3) D-Factors (D_x)
0	236015.0	10000000
1	152817.6	8255853.
2	130989.0	6896455.
3	114745.2	5762526.
4	101870.0	4815771.
5	91206.90	4024930.
6	82116.48	3364096.
7	74218.91	2811846.
8	67232.31	2350325.
9	60924.21	1964636.
10	55112.04	1642288.
11	49656.37	1372885.
12	44468.11	1147676.
13	39530.24	959360.7
14	34886.76	801839.1
15	30603.87	670079.1
16	26725.65	559884.6
17	23272.07	467739.7
18	20239.10	390711.8
19	17598.72	326341.9
20	15313.51	272554.4
21	13347.74	227613.2
22	11665.72	190070.3
23	10231.85	158711.4
24	9010.682	132524.6
25	7968.111	110658.4
26	7073.820	92401.81
27	6301.589	77158.66
28	5630.540	64430.00
29	5044.090	53801.07
30	4528.633	44925.03
31	4072.788	37513.29
32	3667.323	31323.31
33	3304.817	26154.13
34	2979.154	21836.82
35	2685.546	18231.00
36	2420.241	15218.97
37	2180.205	12703.21
38	1962.760	10601.94
39	1765.599	8847.018
40	1586.703	7381.387
41	1424.326	6157.425
42	1276.994	5135.248
43	1143.443	4281.686
44	1022.487	3569.060
45	913.0190	2974.186
46	814.0312	2477.665
47	724.6076	2063.318
48	643.9260	1717.567
49	571.2705	1429.089
50	505.9889	1188.463
51	447.4547	987.8350
52	395.0496	820.6476
53	348.1844	681.3708
54	306.3316	565.3672
55	269.0148	468.7938
56	235.7920	388.4320
57	206.2537	321.6006
58	180.0236	266.0464
59	156.7636	219.8872
60	136.1743	181.5472
61	117.9901	149.7194
62	101.9716	123.3144
63	87.90060	101.4276
64	75.57411	83.30609
65	64.80154	68.32303
66	55.40512	55.95052
67	47.22348	45.74440
68	40.11274	37.33418
69	33.94676	30.40864
70	28.61555	24.71197
71	24.02218	20.03155
72	20.07978	16.19366
73	16.70929	13.05326
74	13.83853	10.49044
75	11.40181	8.404313
76	9.340428	6.710301
77	7.602850	5.337532
78	6.144399	4.227479
79	4.926592	3.331689
80	3.916196	2.610888
81	3.084257	2.032764
82	2.405263	1.571300
83	1.856430	1.205044
84	1.417320	.9164540
85	1.069629	.6908550
86	.7973525	.5156803
87	.5868110	.3806796
88	.4262147	.2778103
89	.3053266	.2004383
90	.2154689	.1429134
91	.1495688	.1005313
92	.1020035	.06962104
93	.06829594	.04740498
94	.04487764	.03170112
95	.02894401	.02080784
96	.01833378	.01339942
97	.01141520	.008477644
98	.006991502	.005269821
99	.004216028	.003222478
100	.002505118	.001939009
101	.001468186	.001148969
102	.0008490798	.0006718844
103	.0004842921	.0003873299
104	.0002722787	.0002200233
105	.0001505562	.0001233330
106	.00008109771	.00006855544
107	.00004145814	.00003757149
108	.00001863076	.00002054011
109	.000005101014	.00001111259

TABLE C(19.8)
LIFE TABLE 80CNSMT WITH INTEREST AT 19.8 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors $(\bar{R}x-0.5\bar{M}x)$	(3) D-Factors (Dx)
0	231273.9	10000000
1	148412.4	8242070.
2	126867.1	6873448.
3	110889.7	5733713.
4	98264.76	4783692.
5	87837.78	3991444.
6	78970.68	3330539.
7	71284.76	2779151.
8	64499.39	2319118.
9	58383.64	1935313.
10	52756.52	1615076.
11	47480.08	1347883.
12	42466.21	1124894.
13	37697.78	938747.1
14	33217.40	783300.3
15	29089.28	653493.9
16	25355.84	545115.2
17	22035.85	454640.8
18	19124.73	379136.0
19	16594.62	316144.6
20	14408.62	263597.0
21	12531.59	219765.2
22	10928.58	183210.4
23	9564.781	152727.9
24	8405.703	127315.5
25	7418.225	106131.3
26	6572.983	88473.63
27	5844.631	73755.17
28	5213.011	61485.16
29	4662.137	51256.32
30	4178.906	42728.66
31	3752.383	35619.71
32	3373.703	29692.53
33	3035.751	24751.08
34	2732.670	20630.88
35	2459.878	17195.43
36	2213.785	14330.53
37	1991.488	11941.66
38	1790.430	9949.730
39	1608.412	8288.902
40	1443.508	6904.186
41	1294.056	5749.737
42	1158.656	4787.233
43	1036.103	3984.853
44	925.2744	3316.086
45	825.1198	2758.763
46	734.6878	2294.368
47	653.1135	1907.485
48	579.6218	1585.196
49	513.5384	1316.749
50	454.2501	1093.210
51	401.1691	907.1453
52	353.7172	752.3562
53	311.3447	623.6267
54	273.5605	516.5902
55	239.9213	427.6335
56	210.0172	353.7360
57	183.4689	292.3852
58	159.9286	241.4740
59	139.0844	199.2449
60	120.6604	164.2295
61	104.4124	135.2117
62	90.12049	111.1794
63	77.58461	91.29368
64	66.61915	74.85760
65	57.05019	61.29155
66	48.71592	50.10857
67	41.46973	40.89970
68	35.18114	33.32447
69	29.73595	27.09742
70	25.03473	21.98430
71	20.98998	17.79075
72	17.52347	14.35817
73	14.56410	11.55440
74	12.04714	9.270354
75	9.913791	7.414457
76	8.111619	5.910082
77	6.594676	4.693170
78	5.323196	3.710920
79	4.262986	2.919705
80	3.384563	2.284216
81	2.662291	1.775457
82	2.073623	1.370114
83	1.598466	1.048998
84	1.218839	.7964473
85	.9186709	.5993874
86	.6839441	.4466585
87	.5026974	.3291766
88	.3646459	.2398238
89	.2608791	.1727424
90	.1838598	.1229605
91	.1274572	.08635120
92	.08680613	.05970102
93	.05804064	.04058258
94	.03808536	.02709347
95	.02452824	.01775380
96	.01551419	.01141365
97	.009645436	.007209219
98	.005898785	.004473869
99	.003551767	.002731189
100	.002107248	.001640650
101	.001233153	.0009705524
102	.0007120996	.0005666037
103	.0004055748	.0003260921
104	.0002277073	.0001849278
105	.0001257509	.0001034873
106	.00006766201	.00005742807
107	.00003455962	.00003142064
108	.00001552156	.00001714880
109	.000004248461	.000009262341

TABLE C(20.0)
LIFE TABLE 80CNSMT WITH INTEREST AT 20.0 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors $(\bar{R}_x - 0.5\bar{M}_x)$	(3) D-Factors (D_x)
0	226732.6	10000000
1	144198.6	8228333.
2	122928.4	6850556.
3	107209.3	5705093.
4	94826.78	4751881.
5	84628.11	3958293.
6	75976.66	3297372.
7	68494.85	2746889.
8	61903.31	2288376.
9	55972.64	1906477.
10	50523.43	1588359.
11	45419.17	1323377.
12	40572.75	1102601.
13	35966.91	918609.7
14	31642.94	765219.9
15	27663.10	637345.8
16	24068.20	530759.1
17	20875.90	441929.6
18	18081.07	367921.6
19	15656.02	306282.1
20	13564.39	254948.1
21	11771.63	212200.3
22	10243.48	176609.0
23	8945.966	146979.4
24	7845.492	122319.3
25	6909.909	101796.5
26	6110.774	84718.59
27	5423.585	70507.11
28	4828.883	58679.49
29	4311.254	48835.88
30	3858.083	40643.06
31	3458.860	33824.63
32	3105.075	28149.16
33	2789.908	23425.45
34	2507.747	19493.38
35	2254.210	16220.27
36	2025.861	13495.31
37	1819.924	11226.93
38	1633.957	9338.627
39	1465.862	7766.840
40	1313.806	6458.555
41	1176.206	5369.655
42	1051.730	4463.326
43	939.2338	3709.044
44	837.6519	3081.420
45	745.9894	2559.264
46	663.3476	2124.905
47	588.9102	1763.652
48	521.9468	1463.223
49	461.8224	1213.405
50	407.9604	1005.732
51	359.8098	833.1650
52	316.8298	689.8477
53	278.5077	570.8605
54	244.3862	472.0924
55	214.0531	390.1469
56	187.1280	322.1895
57	163.2599	265.8661
58	142.1273	219.2065
59	123.4425	180.5702
60	106.9513	148.5886
61	92.42905	122.1305
62	79.67393	100.2558
63	68.50246	82.18674
64	58.74494	67.27792
65	50.24267	54.99368
66	42.84836	44.88485
67	36.42884	36.57493
68	30.86576	29.75104
69	26.05575	24.15141
70	21.90890	19.56152
71	18.34625	15.80374
72	15.29733	12.73328
73	12.69821	10.22973
74	10.49084	8.193862
75	8.622578	6.542553
76	7.046589	5.206393
77	5.721901	4.127483
78	4.613120	3.258189
79	3.689859	2.559229
80	2.925963	1.998863
81	2.298730	1.551071
82	1.788233	1.194961
83	1.376750	.9133711
84	1.048458	.6923172
85	.7892479	.5201532
86	.5868366	.3869678
87	.4307659	.2847107
88	.3120618	.2070821
89	.2229669	.1489103
90	.1569336	.1058198
91	.1086462	.07419001
92	.07389469	.05120760
93	.04933979	.03475104
94	.03233066	.02316159
95	.02079232	.01515202
96	.01313215	.009724776
97	.008152489	.006132234
98	.004978351	.003799175
99	.002993071	.002315439
100	.001773108	.001388587
101	.001036061	.0008200716
102	.0005974011	.0004779558
103	.0003397565	.0002746150
104	.0001904906	.0001554754
105	.0001050647	.00008686047
106	.00005646952	.00004812103
107	.00002881781	.00002628459
108	.00001293519	.00001432173
109	.000003539481	.000007722504

TABLE C(20.2)
LIFE TABLE 80CNSMT WITH INTEREST AT 20.2 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors ($\bar{R}_x$-0.5$\bar{M}_x$)	(3) D-Factors (D_x)	(1) Age x	(2) R-Factors ($\bar{R}_x$-0.5$\bar{M}_x$)	(3) D-Factors (D_x)
0	222379.6	10000000	55	191.0437	356.0008
1	140165.2	8214642.	56	166.7937	293.5019
2	119162.5	6827777.	57	145.3289	241.7906
3	103693.9	5675662.	58	126.3521	199.0246
4	91546.31	4720333.	59	109.5981	163.6726
5	81568.49	3925472.	60	94.83263	134.4597
6	73125.38	3264590.	61	81.84911	110.3336
7	65840.48	2715055.	62	70.46221	90.42112
8	59435.70	2258092.	63	60.50379	74.00121
9	53683.20	1878116.	64	51.81866	60.47646
10	48405.07	1562127.	65	44.26202	49.35185
11	43466.28	1299356.	66	37.69980	40.21306
12	38780.70	1080786.	67	32.01102	32.71355
13	34330.94	898936.8	68	27.08838	26.56581
14	30157.01	747586.0	69	22.83825	21.52981
15	26319.28	621622.6	70	19.17938	17.40913
16	22857.02	516804.0	71	16.0[illegible]050	14.04142
17	19786.79	429594.2	72	13.35811	11.29453
18	17102.98	357056.8	73	11.07476	9.058764
19	14778.08	296742.9	74	9.138361	7.243864
20	12776.24	246596.8	75	7.501798	5.774383
21	11063.52	204907.7	76	6.123225	4.587458
22	9606.353	170255.8	77	4.966110	3.630758
23	8371.554	141456.3	78	3.998945	2.861310
24	7326.418	117527.0	79	3.194725	2.243751
25	6439.738	97645.51	80	2.530243	1.749545
26	5683.963	81128.79	81	1.985398	1.355347
27	5035.406	67407.14	82	1.542571	1.042436
28	4475.284	56006.20	83	1.186133	.7954628
29	3988.734	46533.48	84	.9021573	.6019418
30	3563.614	38662.48	85	.6782549	.4514996
31	3189.819	32122.79	86	.5036626	.3353341
32	2859.184	26688.39	87	.3692342	.2463108
33	2565.166	22172.86	88	.2671381	.1788542
34	2302.395	18420.34	89	.1906196	.1283980
35	2066.676	15301.90	90	.1339897	.09109134
36	1854.721	12710.04	91	.09263854	.06375765
37	1663.877	10556.06	92	.06292208	.04393372
38	1491.812	8765.982	93	.04195559	.02976516
39	1336.525	7278.446	94	.02745357	.01980549
40	1196.270	6042.358	95	.01763064	.01293494
41	1069.542	5015.270	96	.01111915	.008288011
42	955.0725	4161.820	97	.006892683	.005217545
43	851.7749	3452.736	98	.004202801	.003227109
44	758.6386	2863.711	99	.002523019	.001963516
45	674.7220	2374.489	100	.001492403	.001175577
46	599.1757	1968.209	101	.0008707346	.0006931167
47	531.2297	1630.878	102	.0005013300	.0004032916
48	470.1958	1350.815	103	.0002847065	.0002313302
49	415.4762	1118.325	104	.0001594053	.0001307515
50	366.5291	925.3821	105	.00008780819	.00007292626
51	322.8375	765.3264	106	.00004714285	.00004033419
52	283.8961	632.6241	107	.00002403728	.00002199463
53	249.2269	522.6359	108	.00001078308	.00001196431
54	218.4038	431.4923	109	.000002949713	.000006440609

TABLE C(20.4)
LIFE TABLE 80CNSMT WITH INTEREST AT 20.4 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors ($\bar{R}_x-0.5\bar{M}_x$)	(3) D-Factors (D_x)
0	218204.8	10000000
1	136302.4	8200997.
2	115559.6	6805113.
3	100334.3	5648420.
4	88414.30	4689047.
5	78650.21	3892976.
6	70408.42	3232187.
7	63313.56	2683641.
8	57088.81	2228258.
9	51507.86	1850224.
10	46394.33	1536372.
11	41614.62	1275810.
12	37083.56	1059438.
13	32783.69	879716.9
14	28753.74	730386.8
15	25052.26	606312.5
16	21717.02	503238.2
17	18763.55	417622.6
18	16185.76	346530.1
19	13956.34	287516.0
20	12039.98	238532.2
21	10403.31	197877.3
22	9013.467	164141.1
23	7838.032	136149.5
24	6845.171	112930.0
25	6004.592	93670.27
26	5289.608	77696.68
27	4677.324	64448.29
28	4149.605	53458.84
29	3692.123	44343.20
30	3293.188	36781.48
31	2943.089	30509.19
32	2633.987	25305.67
33	2359.610	20989.16
34	2114.817	17408.00
35	1895.592	14436.93
36	1698.790	11971.65
37	1521.876	9926.290
38	1362.622	8229.318
39	1219.121	6821.501
40	1089.711	5653.608
41	972.9581	4684.805
42	867.6577	3881.133
43	772.7768	3214.523
44	687.3574	2661.707
45	610.5083	2203.329
46	541.4270	1823.301
47	479.3873	1508.296
48	423.7409	1247.208
49	373.9252	1030.835
50	329.4310	851.5696
51	289.7736	703.1108
52	254.4809	580.2307
53	223.1069	478.5554
54	195.2551	394.4428
55	170.5694	324.8927
56	148.7223	267.4101
57	129.4131	219.9299
58	112.3673	180.7297
59	97.34018	148.3805
60	84.11605	121.6945
61	72.50488	99.69295
62	62.33653	81.56516
63	53.45691	66.64255
64	45.72411	54.37223
65	39.00602	44.29678
66	33.18062	36.03411
67	28.13799	29.26526
68	23.78082	23.72607
69	20.02436	19.19645
70	16.79515	15.49658
71	14.02887	12.47808
72	11.66830	10.02035
73	9.661808	8.023457
74	7.962647	6.405320
75	6.528655	5.097464
76	5.322441	4.042953
77	4.311426	3.194492
78	3.467561	2.513318
79	2.766843	1.967593
80	2.188684	1.531665
81	1.715274	1.184587
82	1.331043	.9095865
83	1.022203	.6929347
84	.7764955	.5234858
85	.5830393	.3919997
86	.4324019	.2906592
87	.3165832	.2131414
88	.2287476	.1545117
89	.1630123	.1107384
90	.1144333	.07843238
91	.07901231	.05480605
92	.05359438	.03770268
93	.03568693	.02550119
94	.02331903	.01694009
95	.01495412	.01104518
96	.009417505	.007065395
97	.005829290	.004440484
98	.003549131	.002741926
99	.002127426	.001665538
100	.001256517	.0009955181
101	.0007320117	.0005859795
102	.0004208366	.0003403872
103	.0002386488	.0001949236
104	.0001334334	.0001099909
105	.00007340838	.00006124518
106	.00003936357	.00003381733
107	.00002005587	.00001841028
108	.000008991757	.000009997918
109	.000002458963	.000005373124

TABLE C(20.6)
LIFE TABLE 80CNSMT WITH INTEREST AT 20.6 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors ($\bar{R}x$-0.5$\bar{M}x$)	(3) D-Factors (Dx)	(1) Age x	(2) R-Factors ($\bar{R}x$-0.5$\bar{M}x$)	(3) D-Factors (Dx)
0	214198.4	10000000	55	152.3440	296.5479
1	132600.6	8187396.	56	132.6560	243.6755
2	112110.8	6782560.	57	115.2809	200.0772
3	97121.67	5620365.	58	99.96520	164.1428
4	85422.31	4658019.	59	86.48307	134.5390
5	75865.14	3860803.	60	74.63598	110.1595
6	67817.98	3200159.	61	64.24914	90.09369
7	60906.60	2652642.	62	55.16636	73.58915
8	54855.45	2198867.	63	47.24643	60.02606
9	49439.73	1822791.	64	40.35959	48.89276
10	44484.61	1511082.	65	34.38533	39.76663
11	39857.88	1252728.	66	29.21256	32.29533
12	35475.35	1038546.	67	24.74144	26.18529
13	31319.46	860938.7	68	20.88372	21.19385
14	27427.72	713610.8	69	17.56267	17.11923
15	23856.91	591403.9	70	14.71188	13.79680
16	20643.35	490050.1	71	12.27329	11.09097
17	17801.58	406003.8	72	10.19536	8.891679
18	15325.07	336330.5	73	8.431672	7.107905
19	13186.73	278590.6	74	6.940281	5.665002
20	11351.76	230744.1	75	5.683444	4.500830
21	9787.389	191099.1	76	4.627753	3.563824
22	8461.413	158255.7	77	3.744153	2.811244
23	7342.190	131050.0	78	3.007669	2.208124
24	6398.731	108519.9	79	2.396969	1.725799
25	5601.628	89863.07	80	1.892781	1.341214
26	4925.035	74415.11	81	1.482331	1.035573
27	4346.820	61623.91	82	1.148854	.7938468
28	3849.477	51031.29	83	.8811838	.6037597
29	3419.192	42259.39	84	.6685298	.4553611
30	3044.710	34994.88	85	.5013346	.3404207
31	2716.700	28979.12	86	.3713303	.2519959
32	2427.636	23996.70	87	.2715180	.1844830
33	2171.507	19870.46	88	.1959305	.1335147
34	1943.388	16452.85	89	.1394435	.09553123
35	1739.437	13622.16	90	.09775947	.06754940
36	1556.648	11277.29	91	.06740984	.04712310
37	1392.594	9335.049	92	.04566268	.03236359
38	1245.151	7726.320	93	.03036372	.02185365
39	1112.501	6393.931	94	.01981295	.01449301
40	993.0582	5290.453	95	.01268766	.009433975
41	885.4624	4376.610	96	.007978629	.006024731
42	788.5665	3619.795	97	.004931417	.003780165
43	701.3897	2993.100	98	.002998021	.002330318
44	623.0237	2474.253	99	.001794397	.001413166
45	552.6253	2044.760	100	.001058233	.0008432708
46	489.4367	1689.276	101	.0006155756	.0004955409
47	432.7727	1395.109	102	.0003533742	.0002873753
48	382.0230	1151.700	103	.0002001027	.0001642933
49	336.6582	950.3178	104	.0001117270	.00009255316
50	296.1996	783.7528	105	.00006138865	.00005145004
51	260.1933	646.0437	106	.00003288631	.00002836170
52	228.1979	532.2529	107	.00001673899	.00001541461
53	199.7976	438.2569	108	.000007500284	.000008357203
54	174.6233	360.6282	109	.000002050480	.000004483915

TABLE C(20.8)
LIFE TABLE 80CNSMT WITH INTEREST AT 20.8 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors $(\bar{R}x-0.5\bar{M}x)$	(3) D-Factors (Dx)	(1) Age x	(2) R-Factors $(\bar{R}x-0.5\bar{M}x)$	(3) D-Factors (Dx)
0	210351.3	10000000	55	136.1143	270.7169
1	129051.3	8173841.	56	118.3670	222.0817
2	108807.4	6760120.	57	102.7278	182.0450
3	94047.84	5592495.	58	86.96262	149.1020
4	82562.52	4627248.	59	76.86322	122.0086
5	73205.73	3828948.	60	66.24678	99.73424
6	65346.79	3168501.	61	56.95255	81.43238
7	58612.62	2622052.	62	48.83715	66.40441
8	52728.92	2169911.	63	41.77121	54.07586
9	47472.42	1795809.	64	35.63607	43.97324
10	42669.79	1486250.	65	30.32179	35.70615
11	38190.23	1230101.	66	25.72726	28.94972
12	33950.50	1018099.	67	21.76178	23.43378
13	29932.95	842591.5	68	18.34532	18.93544
14	26173.92	697247.0	69	15.40840	15.26968
15	22728.47	576885.7	70	12.89099	12.28583
16	19631.51	477228.6	71	10.74069	9.859979
17	16896.65	394726.6	72	8.911064	7.891702
18	14516.94	326447.2	73	7.360371	6.298090
19	12465.49	269956.3	74	6.050989	5.011269
20	10708.05	223222.6	75	4.949123	3.974849
21	9212.425	184563.8	76	4.024922	3.142134
22	7947.071	152590.5	77	3.252471	2.474499
23	6881.096	126149.5	78	2.609533	1.940406
24	5984.338	104289.0	79	2.077143	1.514049
25	5228.251	86216.54	80	1.639088	1.174703
26	4587.804	71277.24	81	1.281393	.9055049
27	4041.602	58927.67	82	.9918874	.6929906
28	3572.745	48717.73	83	.7598370	.5261810
29	3167.916	40276.71	84	.5757409	.3961935
30	2816.280	33297.82	85	.4312032	.2956976
31	2508.869	27528.13	86	.3189756	.2185273
32	2238.460	22757.44	87	.2329345	.1597162
33	1999.289	18813.10	88	.1678696	.1153990
34	1786.641	15551.55	89	.1193165	.08243253
35	1596.841	12854.62	90	.08353913	.05819090
36	1427.013	10624.24	91	.05752769	.04052731
37	1274.837	8779.917	92	.03891607	.02778760
38	1138.287	7254.824	93	.02584203	.01873263
39	1015.628	5993.803	94	.01683892	.01240263
40	905.3519	4951.170	95	.01076785	.008059910
41	806.1641	4089.151	96	.006761582	.005138703
42	716.9748	3376.445	97	.004173073	.003218896
43	636.8522	2787.259	98	.002533239	.001981034
44	564.9353	2300.279	99	.001513953	.001199362
45	500.4269	1897.838	100	.0008915062	.0007145036
46	442.6109	1565.301	101	.0005178160	.0004191768
47	390.8414	1290.582	102	.0002968160	.0002426876
48	344.5438	1063.647	103	.0001678333	.0001385155
49	303.2198	876.2079	104	.00009358006	.00007790227
50	266.4200	721.4359	105	.00005135253	.00004323395
51	233.7191	593.6916	106	.00002747969	.00002379315
52	204.7044	488.3121	107	.00001397488	.00001291019
53	178.9885	401.4103	108	.000006258091	.000006987813
54	156.2276	329.7614	109	.000001710371	.000003742985

TABLE C(21.0)
LIFE TABLE 80CNSMT WITH INTEREST AT 21.0 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors ($\bar{R}_x-0.5\bar{M}_x$)	(3) D-Factors (D_x)	(1) Age x	(2) R-Factors ($\bar{R}_x-0.5\bar{M}_x$)	(3) D-Factors (D_x)
0	206655.3	10000000	55	121.6566	247.1732
1	125646.2	8160331.	56	105.6540	202.4326
2	105641.8	6737791.	57	91.57329	165.6639
3	91105.25	5564810.	58	79.19816	135.4610
4	79827.60	4596730.	59	68.33663	110.6631
5	70664.95	3797409.	60	58.82031	90.31047
6	62988.11	3137207.	61	50.50142	73.61606
7	56425.14	2591864.	62	43.24835	59.93133
8	50703.01	2141384.	63	36.94256	48.72389
9	45599.97	1769271.	64	31.47555	39.55565
10	40944.19	1461865.	65	26.74704	32.06600
11	36606.25	1207920.	66	22.66498	25.95539
12	32503.85	998088.0	67	19.14699	20.97525
13	28619.28	824664.7	68	16.12048	16.92083
14	24987.72	681284.5	69	13.52256	13.62253
15	21662.57	562747.1	70	11.29894	10.94244
16	18677.39	464762.9	71	9.402325	8.767323
17	16044.87	383780.6	72	7.790896	7.005567
18	13757.69	316870.0	73	6.427110	5.581656
19	11789.18	261603.3	74	5.277215	4.433875
20	10105.61	215958.0	75	4.310952	3.511057
21	8675.379	178262.2	76	3.501646	2.770917
22	7467.582	147137.0	77	2.826182	2.178551
23	6452.064	121440.0	78	2.264757	1.705511
24	5599.471	100229.6	79	1.800512	1.328567
25	4882.096	82723.65	80	1.419057	1.029089
26	4275.693	68276.54	81	1.108012	.7919495
27	3759.582	56353.58	82	.8566125	.6050839
28	3317.449	46512.62	83	.6553882	.4586749
29	2936.455	38390.11	84	.4959723	.3447932
30	2606.171	31685.65	85	.3709883	.2569098
31	2317.978	26152.02	86	.2740807	.1895484
32	2064.941	21584.08	87	.1998908	.1383073
33	1841.537	17813.61	88	.1438685	.09976532
34	1643.250	14701.00	89	.1021238	.07114720
35	1466.564	12131.48	90	.07140775	.05014133
36	1308.729	10010.01	91	.04910833	.03486343
37	1167.528	8258.635	92	.03317581	.02386464
38	1041.027	6812.810	93	.02200005	.01606143
39	927.5721	5619.316	94	.01431545	.01061648
40	825.7282	4634.153	95	.009141197	.006887772
41	734.2638	3821.002	96	.005731860	.004384133
42	652.1432	3149.817	97	.003532386	.002741692
43	578.4819	2595.880	98	.002141145	.001684555
44	512.4638	2138.796	99	.001277718	.001018181
45	453.3349	1761.690	100	.0007512720	.0006055651
46	400.4190	1450.607	101	.0004357123	.0003546788
47	353.1074	1194.041	102	.0002493851	.0002050062
48	310.8588	982.4546	103	.0001408102	.0001168152
49	273.2048	807.9859	104	.00007840421	.00006558926
50	239.7232	664.1650	105	.00004297012	.00003634035
51	210.0155	545.6582	106	.00002296885	.00001996631
52	183.6963	448.0627	107	.00001167071	.00001081583
53	160.4043	367.7151	108	.000005223199	.000005844538
54	139.8196	301.5813	109	.000001427104	.000003125421

TABLE C(21.2)
LIFE TABLE 80CNSMT WITH INTEREST AT 21.2 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors $(\bar{R}x-0.5\bar{M}x)$	(3) D-Factors (Dx)
0	203102.3	10000000
1	122377.7	8146865.
2	102606.6	6715573.
3	88286.81	5537307.
4	77210.73	4566464.
5	68236.23	3766180.
6	60735.62	3106274.
7	54338.11	2562073.
8	48771.94	2113277.
9	43816.86	1743167.
10	39302.53	1437921.
11	35100.91	1186174.
12	31130.63	978502.3
13	27373.92	807148.0
14	23864.84	665713.0
15	20655.17	548977.4
16	17777.16	452642.6
17	15242.65	373155.4
18	13043.95	307588.8
19	11154.62	253521.9
20	9541.475	208941.3
21	8173.458	172185.7
22	7020.325	141887.0
23	6052.638	116913.6
24	5241.827	96334.55
25	4560.999	79377.69
26	3986.673	65406.82
27	3498.857	53895.91
28	3081.805	44410.72
29	2723.138	36594.78
30	2412.817	30154.02
31	2142.558	24846.80
32	1905.706	20473.00
33	1696.965	16868.74
34	1512.013	13898.26
35	1347.486	11450.12
36	1200.752	9432.208
37	1069.695	7769.088
38	952.4679	6398.392
39	847.4951	5268.788
40	753.4103	4337.909
41	669.0427	3570.837
42	593.4083	2938.738
43	525.6671	2417.925
44	465.0461	1988.889
45	410.8322	1635.510
46	362.3870	1344.486
47	319.1367	1104.863
48	280.5719	907.5791
49	246.2520	745.1755
50	215.7807	611.5240
51	188.7845	501.5809
52	164.9035	411.1893
53	143.8009	336.8971
54	125.1791	275.8499
55	108.7725	225.7110
56	94.33908	184.5501
57	81.65797	150.7803
58	70.52942	123.0875
59	60.77637	100.3887
60	52.24380	81.79055
61	44.79584	66.56108
62	38.31167	54.09840
63	32.68269	43.90917
64	27.80971	35.58808
65	23.60124	28.80206
66	19.97351	23.27497
67	16.85165	18.77809
68	14.16986	15.12337
69	11.87117	12.15536
70	9.906526	9.747798
71	8.233223	7.797265
72	6.813583	6.220156
73	5.613854	4.947705
74	4.603749	3.923801
75	3.756174	3.102017
76	3.047291	2.444064
77	2.456478	1.918402
78	1.966102	1.499371
79	1.561172	1.166059
80	1.228916	.9017228
81	.9583639	.6927879
82	.7399977	.5284466
83	.5654581	.3999201
84	.4273771	.3001302
85	.3192727	.2232618
86	.2355715	.1644511
87	.1715834	.1197965
88	.1233341	.08627037
89	.08743330	.06142181
90	.06105547	.04321588
91	.04193315	.02999856
92	.02829037	.02050067
93	.01873466	.01377463
94	.01217367	.009089903
95	.007762528	.005887624
96	.004860371	.003741345
97	.002990940	.002335853
98	.001810273	.001432830
99	.001078665	.0008646043
100	.0006332851	.0005133764
101	.0003667363	.0003001878
102	.0002095964	.0001732238
103	.0001181736	.00009854230
104	.00006570919	.00005523811
105	.00003596680	.00003055469
106	.00001920423	.00001675982
107	.000009749375	.000009063883
108	.000004360752	.000004889757
109	.000001191107	.000002610528

TABLE C(21.4)
LIFE TABLE 80CNSMT WITH INTEREST AT 21.4 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors $(\bar{R}x-0.5\bar{M}x)$	(3) D-Factors (Dx)	(1) Age x	(2) R-Factors $(\bar{R}x-0.5\bar{M}x)$	(3) D-Factors (Dx)
0	199685.1	10000000	55	97.28664	206.1432
1	119238.7	8133443.	56	84.26485	168.2731
2	99694.80	6693464.	57	72.84105	137.2552
3	85585.91	5509984.	58	62.83071	111.8618
4	74705.55	4536446.	59	54.07060	91.08293
5	65913.46	3735259.	60	46.41797	74.08651
6	58583.45	3075695.	61	39.74791	60.19220
7	52345.90	2532672.	62	33.94954	48.84142
8	46930.31	2085585.	63	28.92335	39.57701
9	42117.93	1717491.	64	24.57867	32.02405
10	37739.91	1414407.	65	20.83203	25.87493
11	33669.55	1164854.	66	17.60717	20.87510
12	29826.40	959332.2	67	14.83610	16.81415
13	26192.66	790031.3	68	12.45911	13.51936
14	22801.29	650522.2	69	10.42465	10.84823
15	19702.50	535566.6	70	8.688342	8.685241
16	16927.30	440857.7	71	7.211659	6.935880
17	14486.67	362841.2	72	5.960647	5.523883
18	12372.60	298594.2	73	4.904957	4.386629
19	10558.90	245702.9	74	4.017411	3.473106
20	9012.893	202163.6	75	3.273747	2.741190
21	7704.095	166325.8	76	2.652660	2.156212
22	6602.898	136832.4	77	2.135754	1.689672
23	5680.566	112562.9	78	1.707321	1.318426
24	4909.295	92596.90	79	1.354035	1.023650
25	4262.985	76172.25	80	1.064556	.7902922
26	3718.892	62662.15	81	.8291636	.6061762
27	3257.693	51549.21	82	.6394398	.4616189
28	2864.187	42407.04	83	.4880062	.3487705
29	2526.441	34886.16	84	.3683732	.2613124
30	2234.791	28698.76	85	.2748440	.1940657
31	1981.276	23608.72	86	.2025302	.1427102
32	1759.508	19420.81	87	.1473263	.1037878
33	1564.410	15975.43	88	.1057605	.07461871
34	1391.844	13140.57	89	.07487725	.05303867
35	1238.593	10808.06	90	.05221882	.03725610
36	1102.139	8888.633	91	.03581653	.02581894
37	980.4608	7309.297	92	.02413124	.01761529
38	871.7954	6009.803	93	.01595851	.01181642
39	774.6417	4940.651	94	.01035531	.007784827
40	687.6993	4061.044	95	.006593696	.005034006
41	609.8550	3337.424	96	.004122585	.003193635
42	540.1739	2742.118	97	.002533227	.001990614
43	477.8590	2252.434	98	.001530981	.001219046
44	422.1777	1849.709	99	.0009108906	.0007343901
45	372.4558	1518.554	100	.0005339863	.0004353406
46	328.0908	1246.284	101	.0003087717	.0002541384
47	288.5419	1022.476	102	.0001762086	.0001464093
48	253.3295	838.5197	103	.00009920582	.00008315107
49	222.0396	687.3395	104	.00005508621	.00004653373
50	194.2999	563.1319	105	.00003011391	.00002569750
51	169.7608	461.1281	106	.00001606144	.00001407234
52	148.0860	377.4039	107	.000008146781	.000007597927
53	128.9616	308.7064	108	.000003641799	.000004092154
54	112.1107	252.3511	109	.0000009944341	.000002181108

TABLE C(21.6)
LIFE TABLE 80CNSMT WITH INTEREST AT 21.6 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors ($\bar{R}x-0.5\bar{M}x$)	(3) D-Factors (Dx)
0	196396.7	10000000
1	116222.7	8120066.
2	96900.09	6671464.
3	82996.35	5482842.
4	72306.11	4506675.
5	63690.92	3704643.
6	56526.13	3045468.
7	50443.27	2503657.
8	45173.11	2058301.
9	40498.40	1692234.
10	36251.75	1391315.
11	32307.82	1143952.
12	28587.05	940568.4
13	25071.60	773304.9
14	21793.40	635702.1
15	18801.11	522504.7
16	16124.54	429398.2
17	13773.86	352828.4
18	11740.77	289876.8
19	9999.317	238137.3
20	8517.346	195616.4
21	7264.933	160674.5
22	6213.094	131965.8
23	5333.783	108380.9
24	4599.945	89010.07
25	3986.245	73101.21
26	3470.659	60036.89
27	3034.506	49308.30
28	2663.114	40496.84
29	2344.979	33259.94
30	2070.798	27315.96
31	1832.920	22434.22
32	1625.214	18424.30
33	1442.815	15130.78
34	1281.759	12425.33
35	1138.968	10202.97
36	1012.037	8377.202
37	899.0330	6877.407
38	798.2747	5645.397
39	708.3315	4633.440
40	627.9658	3802.263
41	556.1196	3119.614
42	491.9048	2558.944
43	434.5649	2098.514
44	383.4061	1720.475
45	337.7910	1410.134
46	297.1510	1155.400
47	260.9763	946.3538
48	228.8160	774.8161
49	200.2804	634.0767
50	175.0204	518.6397
51	152.7085	423.9965
52	133.0305	346.4433
53	115.6941	282.9154
54	100.4415	230.8880
55	87.04352	188.2999
56	75.29206	153.4550
57	64.99805	124.9627
58	55.99110	101.6760
59	48.12067	82.65299
60	41.25535	67.11906
61	35.28031	54.44175
62	30.09379	44.10271
63	25.60463	35.67837
64	21.72991	28.82196
65	18.39352	23.24938
66	15.52602	18.72604
67	13.06565	15.05835
68	10.95826	12.08770
69	9.157167	9.683487
70	7.622254	7.739977
71	6.318739	6.170843
72	5.216032	4.906508
73	4.286840	3.889951
74	3.506776	3.074796
75	2.854111	2.422828
76	2.309804	1.902655
77	1.857438	1.488525
78	1.483027	1.159564
79	1.174716	.8988252
80	.9224400	.6927821
81	.7175846	.5305092
82	.5527030	.4033321
83	.4212820	.3042314
84	.3176050	.2275671
85	.2366645	.1687265
86	.1741724	.1238724
87	.1265342	.08993964
88	.09071643	.06455615
89	.06414245	.04581077
90	.04467375	.03212606
91	.03060079	.02222714
92	.02058943	.01513980
93	.01359762	.01013914
94	.008811079	.006668828
95	.005602473	.004305260
96	.003497804	.002726817
97	.002146183	.001696848
98	.001295157	.001037435
99	.0007694379	.0006239544
100	.0004503906	.0003692669
101	.0002600458	.0002152120
102	.0001481834	.0001237799
103	.00008330736	.00007018339
104	.00004619441	.00003921204
105	.00002522099	.00002161860
106	.00001343698	.00001181920
107	.000006809647	.000006370919
108	.000003042284	.000003425659
109	.0000008304825	.000001822864

TABLE C(21.8)
LIFE TABLE 80CNSMT WITH INTEREST AT 21.8 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors ($\bar{R}x-0.5\bar{M}x$)	(3) D-Factors (Dx)	(1) Age x	(2) R-Factors ($\bar{R}x-0.5\bar{M}x$)	(3) D-Factors (Dx)
0	193230.7	10000000	55	77.90540	172.0267
1	113323.2	8106732.	56	67.29744	139.9629
2	94216.43	6649572.	57	58.01896	113.7886
3	80512.36	5455877.	58	49.91259	92.43215
4	70006.83	4477147.	59	42.83956	75.01524
5	61563.27	3674326.	60	36.67889	60.81673
6	54558.52	3015586.	61	31.32500	49.24879
7	48625.30	2475021.	62	26.68451	39.83043
8	43495.64	2031417.	63	22.67391	32.16926
9	38953.80	1667390.	64	19.21739	25.94453
10	34833.80	1368637.	65	16.24552	20.89393
11	31011.66	1123458.	66	13.69510	16.80123
12	27408.73	922201.5	67	11.51001	13.48834
13	24007.12	756959.2	68	9.641147	10.80964
14	20837.74	621243.2	69	8.046226	8.645409
15	17947.77	509782.0	70	6.688985	6.898898
16	15365.85	418254.6	71	5.538026	5.491245
17	13101.40	343107.7	72	4.565784	4.358983
18	11145.81	281427.5	73	3.747717	3.450190
19	9473.391	230816.5	74	3.061937	2.722711
20	8052.514	189291.5	75	2.488985	2.141875
21	6853.801	155224.1	76	2.011840	1.679259
22	5848.886	127279.9	77	1.615853	1.311596
23	5010.397	104360.8	78	1.288565	1.020058
24	4312.006	85567.73	79	1.019434	.7893904
25	3729.127	70158.73	80	.7995226	.6074347
26	3240.426	57525.66	81	.6211959	.4643892
27	2827.851	47168.25	82	.4778662	.3524831
28	2477.235	38675.60	83	.3637832	.2654396
29	2177.489	31712.01	84	.2739104	.1982246
30	1919.658	26001.90	85	.2038458	.1467296
31	1696.389	21319.93	86	.1498272	.1075462
32	1501.799	17480.43	87	.1087070	.07795753
33	1331.221	14332.06	88	.07783422	.05586384
34	1180.864	11750.10	89	.05496210	.03957739
35	1047.781	9632.670	90	.03822963	.02770915
36	929.6744	7895.967	91	.02615197	.01913972
37	824.6961	6471.684	92	.01757244	.01301543
38	731.2426	5303.632	93	.01158929	.008702136
39	647.9507	4345.790	94	.007499273	.005714266
40	573.6430	3560.358	95	.004761626	.003682956
41	507.3137	2916.343	96	.002968566	.002328839
42	448.1195	2388.278	97	.001818803	.001446814
43	395.3425	1955.339	98	.001095977	.0008831149
44	348.3255	1600.461	99	.0006501421	.0005302678
45	306.4663	1309.614	100	.0003799938	.0003133062
46	269.2280	1071.276	101	.0002190739	.0001822978
47	236.1305	876.0099	102	.0001246525	.0001046770
48	206.7493	716.0452	103	.00006997755	.00005925457
49	180.7184	585.0188	104	.00003874943	.00003305166
50	157.7101	477.7273	105	.00002112935	.00001819231
51	137.4175	389.9086	106	.00001124470	.000009929661
52	119.5475	318.0673	107	.000005693667	.000005343610
53	103.8275	259.3163	108	.000002542215	.000002868554
54	90.01776	211.2812	109	.0000006937672	.000001523911

TABLE C(22.0)
LIFE TABLE 80CNSMT WITH INTEREST AT 22.0 PERCENT COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors ($\bar{R}_x-0.5\bar{M}_x$)	(3) D-Factors (D_x)	(1) Age x	(2) R-Factors ($\bar{R}_x-0.5\bar{M}_x$)	(3) D-Factors (D_x)
0	190181.0	10000000	55	69.75019	157.1832
1	110534.5	8093443.	56	60.17184	127.6764
2	91638.18	6627788.	57	51.80643	103.6296
3	78128.50	5429089.	58	44.50864	84.04185
4	67802.51	4447861.	59	38.15050	68.09410
5	59525.50	3644308.	60	32.62066	55.11509
6	52675.84	2986046.	61	27.82206	44.55849
7	46887.42	2446758.	62	23.66900	35.97803
8	41893.54	2004928.	63	20.08498	29.01021
9	37479.94	1642949.	64	17.00071	23.35840
10	33482.10	1346365.	65	14.35282	18.78040
11	29777.33	1103365.	66	12.08382	15.07694
12	26287.89	904222.5	67	10.14269	12.08421
13	22995.85	740985.0	68	8.484910	9.668483
14	19931.14	607136.1	69	7.072189	7.720050
15	17139.51	497389.2	70	5.871737	6.150378
16	14648.45	407417.9	71	4.855211	4.887428
17	12466.65	333670.0	72	3.997773	3.873309
18	10585.26	273237.8	73	3.277351	3.060747
19	8978.831	223732.2	74	2.674301	2.411423
20	7616.256	183180.9	75	2.171195	1.893884
21	6468.703	149967.0	76	1.752815	1.482397
22	5508.411	122767.6	77	1.406091	1.155937
23	4708.668	100496.1	78	1.119920	.8975252
24	4043.856	82263.85	79	.8849283	.6934274
25	3490.114	67339.24	80	.6931795	.5327165
26	3026.781	55123.34	81	.5379056	.4065989
27	2636.407	45124.36	82	.4132783	.3081129
28	2305.316	36939.07	83	.3142200	.2316460
29	2022.820	30238.48	84	.2362932	.1727046
30	1780.297	24753.06	85	.1756272	.1276296
31	1570.681	20262.68	86	.1289209	.09339348
32	1388.326	16586.35	87	.09341750	.06758758
33	1228.760	13576.72	88	.06680004	.04835341
34	1088.350	11112.59	89	.04710887	.03420037
35	964.2810	9095.105	90	.03272425	.02390531
36	854.3534	7443.099	91	.02235622	.01648520
37	756.8030	6090.504	92	.01500176	.01119192
38	670.1000	4983.068	93	.009880391	.007470668
39	592.9458	4076.426	94	.006384589	.004897579
40	524.2200	3334.202	95	.004048135	.003151411
41	462.9668	2726.619	96	.002520128	.001989461
42	408.3853	2229.246	97	.001541806	.001233946
43	359.7944	1822.144	98	.0009276989	.0007519484
44	316.5719	1488.995	99	.0005495026	.0004507685
45	278.1485	1216.407	100	.0003206942	.0002658978
46	244.0178	993.4010	101	.0001846118	.0001544595
47	213.7272	810.9975	102	.0001048892	.00008854665
48	186.8777	661.8177	103	.00005879803	.00005004146
49	163.1251	539.8278	104	.00003251396	.00002786691
50	142.1619	440.1016	105	.00001770676	.00001531337
51	123.7009	358.6107	106	.000009412881	.000008344588
52	107.4682	292.0565	107	.000004761984	.000004483248
53	93.21010	237.7196	108	.000002124973	.000002402749
54	80.70330	193.3675	109	.0000005797297	.000001274361

TABLE C(22.2)
LIFE TABLE 80CNSMT WITH INTEREST AT 22.2 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors $(\bar{R}_x-0.5\bar{M}_x)$	(3) D-Factors (D_x)	(1) Age x	(2) R-Factors $(\bar{R}_x-0.5\bar{M}_x)$	(3) D-Factors (D_x)
0	187241.9	10000000	55	62.46957	143.6417
1	107851.1	8080196.	56	53.81858	116.4860
2	89160.06	6606111.	57	46.27437	94.39203
3	75839.70	5402476.	58	39.70273	76.42507
4	65688.27	4418814.	59	33.98571	61.82133
5	57572.94	3614583.	60	29.02077	49.95604
6	50873.60	2956842.	61	24.71872	40.32149
7	45225.33	2418864.	62	21.00090	32.50365
8	40362.72	1978827.	63	17.79724	26.16582
9	36072.95	1618907.	64	15.04439	21.03367
10	32192.93	1324491.	65	12.68455	16.88361
11	28601.31	1083662.	66	10.66537	13.53201
12	25221.19	886622.6	67	8.940511	10.82820
13	22034.65	725373.3	68	7.469588	8.649377
14	19070.65	593371.7	69	6.217922	6.895016
15	16373.54	485317.2	70	5.155868	5.484102
16	13969.72	396879.0	71	4.257837	4.350836
17	11867.19	324506.8	72	3.501449	3.442414
18	10056.85	265299.3	73	2.866851	2.715795
19	8513.519	216876.4	74	2.336413	2.136149
20	7206.600	177277.1	75	1.894523	1.674944
21	6107.800	144896.1	76	1.527576	1.308881
22	5189.954	118422.3	77	1.223905	1.018963
23	4426.999	96780.40	78	.9736222	.7898768
24	3794.006	79092.63	79	.7683859	.6092596
25	3267.819	64637.39	80	.6011496	.4672897
26	2828.429	52825.03	81	.4659133	.3560777
27	2458.966	43172.18	82	.3575198	.2693873
28	2146.232	35283.16	83	.2714852	.2021997
29	1879.922	28835.68	84	.2038989	.1505042
30	1651.736	23566.09	85	.1513571	.1110413
31	1454.885	19259.47	86	.1109627	.08112193
32	1283.949	15739.35	87	.08030082	.05861075
33	1134.641	12862.32	88	.05734609	.04186259
34	1003.484	10510.62	89	.04038902	.02956095
35	887.7854	8588.347	90	.02801952	.02062864
36	785.4418	7016.883	91	.01911676	.01420231
37	694.7684	5732.346	92	.01281076	.009626271
38	614.3059	4682.357	93	.008425854	.006415072
39	542.8171	3824.159	94	.005437131	.004198674
40	479.2362	3122.748	95	.003442536	.002697270
41	422.6548	2549.518	96	.002140046	.001699979
42	372.3126	2081.039	97	.001307372	.001052671
43	327.5635	1698.219	98	.0007854855	.0006404324
44	287.8183	1385.456	99	.0004645770	.0003832899
45	252.5390	1129.970	100	.0002707277	.0002257237
46	221.2479	921.3005	101	.0001556166	.0001309079
47	193.5187	750.9048	102	.00008828533	.00007492243
48	168.9759	611.7759	103	.00004941914	.00004227254
49	147.2963	498.1933	104	.00002728997	.00002350206
50	128.1912	405.4938	105	.00001484296	.00001289367
51	111.3919	329.8702	106	.000007881802	.000007014539
52	96.64266	268.2102	107	.000003983932	.000003762492
53	83.70689	217.9526	108	.000001776734	.000002013168
54	72.37706	176.9983	109	.0000004845799	.000001065988

TABLE C(22.4)
LIFE TABLE 80CNSMT WITH INTEREST AT 22.4 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors $(\bar{R}_x-0.5\bar{M}_x)$	(3) D-Factors (D_x)
0	184408.1	10000000
1	105267.8	8066993.
2	86777.11	6584540.
3	73641.18	5376036.
4	63659.53	4390003.
5	55701.19	3585148.
6	49147.61	2927972.
7	43635.05	2391332.
8	38899.35	1953107.
9	34729.17	1595254.
10	30962.85	1303008.
11	27480.31	1064343.
12	24205.54	869393.3
13	21120.61	710115.2
14	18253.51	579941.1
15	15647.29	473557.3
16	13327.26	386629.2
17	11300.77	315609.6
18	9558.487	257603.8
19	8075.500	210241.4
20	6821.722	171572.8
21	5769.395	140004.6
22	4891.939	114237.6
23	4163.921	93207.87
24	3561.090	76048.55
25	3060.969	62048.10
26	2644.183	50626.08
27	2294.424	41307.44
28	1998.954	33704.00
29	1747.836	27500.08
30	1533.083	22437.85
31	1348.169	18307.45
32	1187.893	14936.88
33	1048.146	12186.59
34	925.5993	9942.173
35	817.6762	8110.584
36	722.3673	6615.713
37	638.0628	5395.784
38	563.3710	4400.241
39	497.1134	3587.878
40	438.2760	2925.017
41	385.9959	2384.182
42	339.5510	1942.904
43	298.3286	1582.904
44	261.7710	1289.268
45	229.3698	1049.802
46	200.6742	854.5384
47	175.2830	695.3523
48	152.8427	565.5906
49	133.0498	459.8302
50	115.6335	373.6574
51	100.3422	303.4745
52	86.93711	246.3453
53	75.19794	199.8577
54	64.93156	162.0383
55	55.96749	131.2861
56	48.15199	106.2923
57	41.34654	85.99105
58	35.42724	69.50940
59	30.28531	56.13528
60	25.82639	45.28718
61	21.96849	36.49334
62	18.63942	29.36966
63	15.77500	23.60429
64	13.31730	18.94356
65	11.21362	15.18104
66	9.416288	12.14754
67	7.883201	9.704474
68	6.577730	7.739099
69	5.468469	6.159290
70	4.528611	4.890921
71	3.735057	3.873893
72	3.067636	3.060045
73	2.508493	2.410192
74	2.041802	1.892675
75	1.653579	1.481612
76	1.331657	1.155910
77	1.065627	.8984049
78	.8466734	.6952850
79	.6673786	.5354213
80	.5214836	.4099862
81	.4036688	.3119016
82	.3093701	.2355807
83	.2346276	.1765359
84	.1759944	.1311870
85	.1304770	.09663104
86	.09553243	.07047905
87	.06904499	.05083804
88	.04924379	.03625162
89	.03463734	.02555698
90	.02399787	.01780539
91	.01635126	.01223855
92	.01094281	.008281683
93	.007187468	.005510003
94	.004631582	.003600412
95	.002928365	.002309161
96	.001817805	.001452992
97	.001108901	.0008982600
98	.0006652649	.0005455977
99	.0003928905	.0003259991
100	.0002286130	.0001916708
101	.0001312138	.0001109774
102	.00007433168	.00006341182
103	.00004154851	.00003571959
104	.00002291205	.00001982640
105	.00001244599	.00001085936
106	.000006601707	.000005898162
107	.000003333983	.000003158515
108	.000001486001	.000001687241
109	.0000004051658	.0000008919477

TABLE C(22.6)
LIFE TABLE 80CNSMT WITH INTEREST AT 22.6 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors ($\bar{R}_x$-0.5$\bar{M}_x$)	(3) D-Factors (D_x)	(1) Age x	(2) R-Factors ($\bar{R}_x$-0.5$\bar{M}_x$)	(3) D-Factors (D_x)
0	181674.5	10000000	55	50.15868	120.0109
1	102779.8	8053834.	56	43.09610	97.00515
2	84484.66	6563075.	57	36.95546	78.34968
3	71528.46	5349769.	58	31.62233	63.22932
4	61711.99	4361427.	59	26.99643	50.98023
5	53906.15	3556001.	60	22.99091	41.06125
6	47493.93	2899430.	61	19.53039	33.03402
7	42112.79	2364158.	62	16.54864	26.54225
8	37499.85	1927763.	63	13.98686	21.29711
9	33445.20	1571985.	64	11.79210	17.06405
10	29788.62	1281907.	65	9.916283	13.65253
11	26411.28	1045399.	66	8.316006	10.90664
12	23238.05	852526.0	67	6.953015	8.698923
13	20250.99	695202.2	68	5.794084	6.925878
14	17477.19	566835.6	69	4.810770	5.503082
15	14958.37	462100.8	70	3.978834	4.362717
16	12718.84	376660.3	71	3.277419	3.449888
17	10765.30	306970.3	72	2.688347	2.720671
18	9088.222	250143.5	73	2.195560	2.139394
19	7662.962	203819.8	74	1.784850	1.677282
20	6459.942	166060.9	75	1.443687	1.310857
21	5451.926	135285.8	76	1.161194	1.021024
22	4612.912	110207.2	77	.9280775	.7922734
23	3918.085	89772.71	78	.7364833	.6121484
24	3343.850	73126.31	79	.5798109	.4706310
25	2868.396	59566.52	80	.4525010	.3597866
26	2472.957	48522.02	81	.3498369	.2732652
27	2141.771	39526.09	82	.2677792	.2060617
28	1862.541	32197.94	83	.2028299	.1541635
29	1625.688	26228.38	84	.1519508	.1143748
30	1423.524	21365.33	85	.1125085	.08410992
31	1249.778	17403.92	86	.08227059	.06124654
32	1099.457	14176.54	87	.05938329	.04410637
33	968.6231	11547.38	88	.04229793	.03140008
34	854.0900	9405.319	89	.02971297	.02210059
35	753.3928	7660.115	90	.02055915	.01537223
36	664.6108	6238.077	91	.01398972	.01054887
37	586.2066	5079.484	92	.009349844	.007126656
38	516.8528	4135.543	93	.006132811	.004733801
39	455.4269	3366.546	94	.003946492	.003088171
40	400.9645	2740.100	95	.002491695	.001977399
41	352.6455	2229.812	96	.001544526	.001242207
42	309.7847	1814.142	97	.0009408296	.0007666974
43	271.8009	1475.589	98	.0005636063	.0004649276
44	238.1662	1199.900	99	.0003323616	.0002773449
45	208.4002	975.4389	100	.0001931057	.0001627987
46	182.0779	792.7115	101	.0001106699	.00009410661
47	158.8212	643.9905	102	.00006260175	.00005368425
48	138.2979	522.9590	103	.00003494163	.00003019077
49	120.2226	424.4768	104	.00001924211	.00001673025
50	104.3416	344.3666	105	.00001043918	.000009148579
51	90.41920	279.2290	106	.000005531135	.000004960862
52	78.23261	226.2943	107	.000002790887	.000002652249
53	67.57652	183.2910	108	.000001243205	.000001414488
54	58.27131	148.3641	109	.0000003388655	.0000007465393

TABLE C(22.8)
LIFE TABLE 80CNSMT WITH INTEREST AT 22.8 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors $(\bar{R}_x-0.5\bar{M}_x)$	(3) D-Factors (D_x)	(1) Age x	(2) R-Factors $(\bar{R}_x-0.5\bar{M}_x)$	(3) D-Factors (D_x)
0	179036.4	10000000	55	44.96742	109.7202
1	100382.5	8040717.	56	38.58357	88.54266
2	82278.34	6541714.	57	33.04135	71.39818
3	69497.35	5323673.	58	28.23508	57.52552
4	59841.62	4333083.	59	24.07234	46.30585
5	52183.95	3527137.	60	20.47317	37.23560
6	45908.88	2871212.	61	17.36829	29.90748
7	40655.05	2337337.	62	14.69693	23.99099
8	36160.86	1902788.	63	12.40522	19.21866
9	32217.87	1549093.	64	10.44477	15.37364
10	28667.22	1261181.	65	8.771692	12.28005
11	25391.37	1026822.	66	7.346496	9.794218
12	22316.03	836012.7	67	6.134415	7.798955
13	19423.26	680625.9	68	5.105309	6.199232
14	16739.29	554047.0	69	4.233417	4.917690
15	14304.55	450939.5	70	3.496820	3.892282
16	12142.37	366964.0	71	2.876686	3.072871
17	10258.85	298580.9	72	2.356633	2.419399
18	8644.254	242911.0	73	1.922215	1.899391
19	7274.233	197604.3	74	1.560677	1.486694
20	6119.702	160734.6	75	1.260793	1.160014
21	5153.948	130733.4	76	1.012836	.9020608
22	4351.533	106325.2	77	.8085090	.6988228
23	3688.247	86469.46	78	.6408124	.5390646
24	3141.134	70320.86	79	.5038728	.4137678
25	2689.028	57187.98	80	.3927522	.3158009
26	2313.756	46508.64	81	.3032676	.2394665
27	2000.081	37824.28	82	.2318436	.1802810
28	1736.133	30761.46	83	.1753899	.1346562
29	1512.678	25017.42	84	.1312279	.09973945
30	1322.317	20345.71	85	.09704116	.07322780
31	1159.021	16546.36	86	.07086925	.05323563
32	1018.000	13456.05	87	.05108764	.03827492
33	895.4782	10942.66	88	.03634180	.02720420
34	788.4062	8898.259	89	.02549573	.01911618
35	694.4260	7235.340	90	.01761805	.01327474
36	611.7019	5882.561	91	.01197257	.009094681
37	538.7655	4782.197	92	.007990989	.006134219
38	474.3510	3887.160	93	.005234371	.004067950
39	417.3892	3159.196	94	.003363682	.002649470
40	366.9629	2567.146	95	.002120737	.001693730
41	322.2931	2085.665	96	.001312702	.001062273
42	282.7292	1694.102	97	.0007984591	.0006545729
43	247.7203	1375.706	98	.0004776188	.0003962885
44	216.7665	1116.857	99	.0002812387	.0002360144
45	189.4142	906.4518	100	.0001631605	.0001383124
46	165.2625	735.4479	101	.00009336973	.00007982199
47	143.9552	596.4971	102	.00005273825	.00004546126
48	125.1802	483.6026	103	.00002939394	.00002552471
49	108.6692	391.8925	104	.00001616473	.00001412151
50	94.18426	317.4140	105	.000008758506	.000007709470
51	81.50493	256.9555	106	.000004635529	.000004173689
52	70.42314	207.9041	107	.000002336941	.000002227765
53	60.74766	168.1213	108	.000001040383	.000001186169
54	52.31142	135.8634	109	.0000002834972	.0000006250172

TABLE C(23.0)
LIFE TABLE 80CNSMT WITH INTEREST AT 23.0 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors $(\bar{R}_x-0.5\bar{M}_x)$	(3) D-Factors (D_x)	(1) Age x	(2) R-Factors $(\bar{R}_x-0.5\bar{M}_x)$	(3) D-Factors (D_x)
0	176489.4	10000000	55	40.32648	100.3265
1	98071.72	8027642.	56	34.55464	80.83043
2	80154.02	6520457.	57	29.55121	65.07328
3	67543.88	5297746.	58	25.21864	52.34429
4	58044.62	4304969.	59	21.47172	42.06665
5	50530.96	3498554.	60	18.23684	33.77176
6	44388.98	2843314.	61	15.45034	27.08123
7	39258.53	2310862.	62	13.05643	21.68852
8	34879.26	1878177.	63	11.00580	17.34596
9	31044.17	1526570.	64	9.254178	13.85304
10	27595.81	1240823.	65	7.761550	11.04744
11	24417.89	1008605.	66	6.491953	8.796798
12	21436.95	819845.4	67	5.413795	6.993338
13	18635.06	666378.2	68	4.499736	5.549825
14	16037.60	541567.0	69	3.726443	4.395373
15	13683.76	440065.3	70	3.074091	3.473219
16	11595.93	357532.6	71	2.525679	2.737571
17	9779.607	290434.0	72	2.066440	2.151899
18	8224.910	235898.8	73	1.683379	1.686638
19	6907.758	191587.9	74	1.365045	1.318022
20	5799.565	155587.4	75	1.101379	1.026733
21	4874.129	126341.1	76	.8836799	.7971191
22	4106.566	102585.9	77	.7045413	.6165208
23	3473.261	83292.83	78	.5577240	.4748044
24	2951.879	67627.34	79	.4380015	.3638512
25	2521.880	54908.07	80	.3409867	.2772514
26	2165.664	44581.87	81	.2629698	.2098932
27	1868.505	36198.33	82	.2007855	.1577600
28	1618.942	29391.25	83	.1517036	.1176431
29	1408.076	23864.20	84	.1133623	.08699623
30	1228.782	19376.28	85	.08372315	.06376799
31	1075.270	15732.34	86	.06106467	.04628310
32	942.9386	12773.26	87	.04396291	.03322213
33	828.1711	10370.52	88	.03123294	.02357449
34	728.0478	8419.295	89	.02188306	.01653868
35	640.3136	6834.754	90	.01510184	.01146619
36	563.2137	5547.837	91	.01024910	.007842846
37	495.3458	4502.750	92	.006831515	.005281275
38	435.5030	3654.064	93	.004468793	.003496619
39	382.6671	2964.924	94	.002867741	.002273658
40	335.9655	2405.364	95	.001805514	.001451120
41	294.6583	1951.048	96	.001115988	.0009086330
42	258.1282	1582.181	97	.0006778251	.0005589897
43	225.8526	1282.731	98	.0004048657	.0003378707
44	197.3586	1039.683	99	.0002380478	.0002008957
45	172.2178	842.4443	100	.0001378987	.0001175403
46	150.0518	682.4041	101	.00007879676	.00006772381
47	130.5255	552.5751	102	.00004444176	.00003850822
48	113.3453	447.2650	103	.00002473427	.00002158570
49	98.25927	361.8566	104	.00001358347	.00001192284
50	85.04425	292.6098	105	.000007350561	.000006498548
51	73.49398	236.4906	106	.000003886072	.000003512410
52	63.41420	191.0347	107	.000001957401	.000001871749
53	54.62680	154.2287	108	.0000008709038	.0000009949887
54	46.97640	124.4338	109	.0000002372447	.0000005234278

TABLE C(23.2)
LIFE TABLE 80CNSMT WITH INTEREST AT 23.2 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors ($\bar{R}_x$-0.5$\bar{M}_x$)	(3) D-Factors (D_x)
0	174029.2	10000000
1	95843.29	8014610.
2	78107.82	6499304.
3	65664.33	5271987.
4	56317.44	4277083.
5	48943.78	3470249.
6	42930.99	2815731.
7	37920.11	2284730.
8	33652.08	1853923.
9	29921.32	1504410.
10	26571.76	1220827.
11	23488.34	990739.4
12	20598.45	804016.2
13	17884.17	652451.2
14	15370.04	529387.7
15	13094.05	429470.3
16	11077.70	348358.2
17	9325.906	282522.0
18	7828.639	229100.0
19	6562.102	185764.1
20	5498.199	150613.1
21	4611.235	122103.3
22	3876.872	98983.91
23	3272.072	80237.78
24	2775.108	65041.11
25	2366.047	52722.53
26	2027.844	42737.86
27	1746.265	34644.75
28	1510.248	28084.16
29	1311.213	22765.89
30	1142.302	18454.51
31	997.9491	14959.59
32	873.7412	12126.14
33	766.2097	9829.146
34	672.5600	7966.828
35	590.6354	6456.944
36	518.7586	5232.656
37	455.5907	4240.048
38	399.9807	3435.290
39	350.9589	2782.885
40	307.6957	2254.015
41	269.4881	1825.318
42	235.7504	1477.819
43	205.9870	1196.176
44	179.7506	967.9537
45	156.6363	783.0498
46	136.2876	633.2632
47	118.3888	511.9509
48	102.6638	413.7102
49	88.87628	334.1660
50	76.81675	269.7796
51	66.29227	217.6850
52	57.12155	175.5582
53	49.13866	141.5039
54	42.19911	113.9820
55	36.17613	91.75036
56	30.95627	73.80087
57	26.43810	59.31762
58	22.53153	47.63704
59	19.15803	38.22150
60	16.24983	30.63500
61	13.74841	24.52601
62	11.60260	19.61024
63	9.767202	15.65834
64	8.201771	12.48495
65	6.869787	9.940261
66	5.738512	7.902332
67	4.779236	6.272051
68	3.967155	4.969340
69	3.281135	3.929250
70	2.703246	3.099848
71	2.218137	2.439316
72	1.812497	1.914340
73	1.474637	1.498005
74	1.194272	1.168715
75	.9623900	.9089450
76	.7712083	.7045274
77	.6141131	.5440224
78	.4855429	.4182907
79	.3808463	.3200234
80	.2961252	.2434591
81	.2280891	.1840116
82	.1739356	.1380823
83	.1312521	.1028021
84	.09795568	.07589800
85	.07225261	.05554270
86	.05263089	.04024770
87	.03784213	.02884301
88	.02684961	.02043384
89	.01878744	.01431208
90	.01294855	.009906392
91	.008776132	.006764947
92	.005841890	.004548036
93	.003816246	.003006269
94	.002445602	.001951637
95	.001537575	.001243574
96	.0009490192	.0007774121
97	.0005755796	.0004774863
98	.0003432922	.0002881390
99	.0002015474	.0001710475
100	.0001165817	.00009991416
101	.00006651751	.00005747462
102	.00003746128	.00003262741
103	.00002081932	.00001825953
104	.00001141772	.00001006926
105	.000006170739	.000005479346
106	.000003258730	.000002956732
107	.000001639976	.000001573073
108	.0000007292441	.0000008348602
109	.0000001985959	.0000004384770

TABLE C(23.4)
LIFE TABLE 80CNSMT WITH INTEREST AT 23.4 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors $(\bar{R}x-0.5\bar{M}x)$	(3) D-Factors (Dx)
0	171651.8	10000000
1	93693.46	8001621.
2	76136.08	6478254.
3	63855.20	5246395.
4	54656.72	4249422.
5	47419.20	3442218.
6	41531.84	2788460.
7	36636.89	2258935.
8	32476.55	1830021.
9	28846.69	1482608.
10	25592.58	1201184.
11	22600.39	973218.7
12	19798.33	788517.5
13	17168.52	638837.2
14	14734.68	517501.3
15	12533.64	419147.0
16	10586.01	339433.6
17	8896.190	274837.9
18	7453.998	222507.6
19	6235.929	180126.3
20	5214.371	145805.4
21	4364.128	118014.1
22	3661.397	95513.92
23	3083.706	77299.47
24	2609.920	62557.75
25	2220.695	50627.32
26	1899.525	40972.93
27	1632.649	33160.21
28	1409.390	26837.17
29	1221.476	21719.78
30	1062.308	17577.98
31	926.5353	14225.97
32	809.9227	11512.78
33	709.1455	9316.845
34	621.5287	7539.353
35	545.0094	6100.581
36	477.9849	4935.850
37	419.1763	3993.062
38	367.4865	3229.939
39	321.9918	2612.292
40	281.9035	2112.413
41	246.5539	1707.874
42	215.3871	1380.493
43	187.9334	1115.588
44	163.7694	901.2778
45	142.5130	727.9290
46	123.8278	587.7321
47	107.4166	474.3720
48	93.02002	382.7213
49	80.41592	308.6343
50	69.40803	248.7634
51	59.81581	200.4017
52	51.47003	161.3577
53	44.21615	129.8472
54	37.91978	104.4229
55	32.46324	83.91951
56	27.74137	67.39259
57	23.66036	54.07916
58	20.13702	43.35973
59	17.09894	34.73322
60	14.48376	27.79398
61	12.23769	22.21546
62	10.31377	17.73401
63	8.670609	14.13726
64	7.271220	11.25387
65	6.082289	8.945578
66	5.074010	7.100051
67	4.220290	5.626150
68	3.498626	4.450368
69	2.889875	3.513196
70	2.377820	2.767125
71	1.948598	2.173962
72	1.590212	1.703329
73	1.292142	1.330725
74	1.045156	1.036523
75	.8411751	.8048292
76	.6732382	.6228157
77	.5354390	.4801467
78	.4228197	.3685793
79	.3312400	.2815335
80	.2572361	.2138306
81	.1978890	.1613558
82	.1507172	.1208851
83	.1135885	.08985297
84	.08466590	.06623025
85	.06237054	.04838922
86	.04537424	.03500727
87	.03258238	.02504686
88	.02308773	.01771569
89	.01613412	.01238815
90	.01110532	.008560809
91	.007516918	.005836591
92	.004996998	.003917548
93	.003259886	.002585317
94	.002086182	.001675639
95	.001309763	.001065979
96	.0008072579	.0006653098
97	.0004888949	.0004079708
98	.0002911656	.0002457909
99	.0001706923	.0001456720
100	.00009858814	.00008495362
101	.00005616795	.00004878951
102	.00003158634	.00002765213
103	.00001752911	.00001545009
104	.000009600065	.000008506182
105	.000005181789	.000004621269
106	.000002733454	.000002489660
107	.000001374425	.000001322429
108	.0000006108031	.0000007007013
109	.0000001662913	.0000003674189

TABLE C(23.6)
LIFE TABLE 80CNSMT WITH INTEREST AT 23.6 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors $(\bar{R}_x-0.5\bar{M}_x)$	(3) D-Factors (D_x)	(1) Age x	(2) R-Factors $(\bar{R}_x-0.5\bar{M}_x)$	(3) D-Factors (D_x)
0	169353.7	10000000	55	29.14061	76.76811
1	91618.63	7988673.	56	24.86815	61.54981
2	74235.37	6457306.	57	21.18106	49.31071
3	62113.17	5220968.	58	18.00255	39.47249
4	53059.30	4221985.	59	15.26586	31.56819
5	45954.20	3414458.	60	12.91358	25.22041
6	40188.65	2761497.	61	10.89628	20.12581
7	35406.13	2233472.	62	9.170873	16.03990
8	31350.09	1806466.	63	7.699437	12.76605
9	27817.81	1461155.	64	6.448162	10.14589
10	24655.93	1181888.	65	5.386653	8.051804
11	21751.82	956035.5	66	4.487770	6.380327
12	19034.53	773342.1	67	3.727799	5.047652
13	16486.18	625528.5	68	3.086324	3.986308
14	14129.71	505900.5	69	2.546003	3.141767
15	12000.84	409088.0	70	2.092167	2.470569
16	10119.30	330751.5	71	1.712299	1.937835
17	8489.010	267374.7	72	1.395581	1.515863
18	7099.649	216115.2	73	1.132550	1.182352
19	5928.001	174668.4	74	.9149132	.9194625
20	4946.938	141158.6	75	.7354311	.7127798
21	4131.752	114068.1	76	.5878757	.5506909
22	3459.168	92170.90	77	.4669721	.4238567
23	2907.266	74473.26	78	.3682999	.3248424
24	2455.487	60173.00	79	.2881737	.2477242
25	2085.059	48618.57	80	.2235150	.1878473
26	1779.997	39283.57	81	.1717342	.1415195
27	1527.000	31741.53	82	.1306336	.1058526
28	1315.761	25647.44	83	.09832865	.07855207
29	1138.307	20723.33	84	.07319896	.05780671
30	988.2828	16744.40	85	.05385462	.04216646
31	860.5494	13529.42	86	.03912871	.03045604
32	751.0406	10931.36	87	.02806129	.02175531
33	656.5700	8832.011	88	.01985831	.01536267
34	574.5769	7135.452	89	.01385930	.01072536
35	503.0884	5764.416	90	.009527063	.007399746
36	440.5727	4656.319	91	.006440136	.005036838
37	385.8089	3760.829	92	.004275471	.003375279
38	337.7506	3037.166	93	.002785402	.002223852
39	295.5187	2452.407	94	.001780076	.001439028
40	258.3629	1979.914	95	.001116015	.0009139749
41	225.6492	1598.160	96	.0006868641	.0005695161
42	196.8501	1289.719	97	.0004153819	.0003486647
43	171.5204	1040.546	98	.0002470238	.0002097207
44	149.2596	839.2918	99	.0001446020	.0001240933
45	129.7068	676.7683	100	.00008339557	.00007225215
46	112.5447	545.5407	101	.00004744229	.00004142782
47	97.49374	439.6058	102	.00002664042	.00002344179
48	84.30993	354.0961	103	.00001476313	.00001307646
49	72.78480	285.0899	104	.000008074103	.000007187706
50	62.73431	229.4145	105	.000004352589	.000003898644
51	53.98955	184.5154	106	.000002293509	.000002096955
52	46.39257	148.3261	107	.000001152205	.000001112034
53	39.79946	119.1673	108	.0000005117462	.0000005882682
54	34.08523	95.67906	109	.0000001392817	.0000003079645

TABLE C(23.8)
LIFE TABLE 80CNSMT WITH INTEREST AT 23.8 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors $(\bar{R}_x-0.5\bar{M}_x)$	(3) D-Factors (D_x)	(1) Age x	(2) R-Factors $(\bar{R}_x-0.5\bar{M}_x)$	(3) D-Factors (D_x)
0	167131.2	10000000	55	26.16623	70.23624
1	89615.41	7975767.	56	22.29944	56.22183
2	72402.42	6436459.	57	18.96742	44.96942
3	60435.15	5195705.	58	16.09927	35.93920
4	51522.19	4194768.	59	13.63345	28.69601
5	44545.93	3386967.	60	11.51711	22.88873
6	38898.73	2734838.	61	9.704829	18.23563
7	34225.26	2208337.	62	8.157062	14.50998
8	30270.24	1783250.	63	6.839076	11.52974
9	26832.37	1440048.	64	5.719957	9.148524
10	23759.63	1162933.	65	4.771976	7.248563
11	20940.59	939182.8	66	3.970419	5.734551
12	18305.11	758482.5	67	3.293733	4.529432
13	15835.33	612518.0	68	2.723394	3.571273
14	13553.44	494577.9	69	2.243690	2.810114
15	11494.07	399286.0	70	1.841353	2.206200
16	9676.120	322305.0	71	1.505079	1.727677
17	8103.018	260125.8	72	1.225115	1.349284
18	6764.345	209916.3	73	.9929450	1.050722
19	5637.170	169384.2	74	.8011226	.8157802
20	4694.839	136667.1	75	.6431575	.6313822
21	3913.131	110260.2	76	.5134775	.4870154
22	3269.285	88950.01	77	.4073714	.3742412
23	2741.922	71754.70	78	.3208975	.2863539
24	2311.043	57882.79	79	.2507747	.2180202
25	1958.433	46692.58	80	.1942670	.1650559
26	1668.610	37666.42	81	.1490765	.1241482
27	1428.718	30385.69	82	.1132568	.09270925
28	1228.807	24512.25	83	.08514182	.06868742
29	1061.190	19774.09	84	.06330213	.05046562
30	919.7525	15951.61	85	.04651398	.03675212
31	799.5534	12868.02	86	.03375194	.02650248
32	696.6908	10380.18	87	.02417406	.01890062
33	608.1104	8373.131	88	.01708522	.01332525
34	531.3611	6753.791	89	.01190843	.009287918
35	464.5561	5447.274	90	.008175323	.006397660
36	406.2315	4393.033	91	.005519101	.004347706
37	355.2215	3542.445	92	.003659126	.002908772
38	310.5286	2856.182	93	.002380633	.001913391
39	271.3156	2302.543	94	.001519303	.001236132
40	236.8691	1855.921	95	.0009511900	.0007838405
41	206.5872	1495.654	96	.0005845883	.0004876378
42	179.9693	1205.047	97	.0003530215	.0002980554
43	156.5935	970.6615	98	.0002096330	.0001789898
44	136.0809	781.6590	99	.0001225342	.0001057385
45	118.0905	629.2775	100	.00007056426	.00006146578
46	102.3235	506.4390	101	.00004008361	.00003518621
47	88.51658	407.4377	102	.00002247540	.00001987784
48	76.44040	327.6569	103	.00001243717	.00001107047
49	65.89924	263.3755	104	.000006792653	.000006075251
50	56.72058	211.5983	105	.000003657132	.000003289920
51	48.74641	169.9111	106	.000001924925	.000001766683
52	41.82934	136.3655	107	.0000009661909	.0000009353747
53	35.83530	109.3810	108	.0000004288769	.0000004940155
54	30.64809	87.67979	109	.0000001166925	.0000002582044

TABLE C(24.0)
LIFE TABLE 80CNSMT WITH INTEREST AT 24.0 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors $(\bar{R}_x-0.5\bar{M}_x)$	(3) D-Factors (D_x)	(1) Age x	(2) R-Factors $(\bar{R}_x-0.5\bar{M}_x)$	(3) D-Factors (D_x)
0	164980.9	10000000	55	23.50274	64.26937
1	87680.61	7962903.	56	20.00222	51.36257
2	70634.17	6415713.	57	16.99033	41.01644
3	58818.18	5170605.	58	14.40159	32.72714
4	50042.59	4167770.	59	12.17928	26.08916
5	43191.72	3359741.	60	10.27475	20.77587
6	37659.51	2708478.	61	8.646242	16.52560
7	33091.84	2183524.	62	7.257481	13.12812
8	29234.70	1760370.	63	6.076648	10.41488
9	25888.19	1419278.	64	5.075479	8.250579
10	22901.62	1144312.	65	4.228672	6.526559
11	20164.76	922653.6	66	3.513725	5.155025
12	17608.25	743931.7	67	2.911047	4.065127
13	15214.27	599798.4	68	2.403828	3.200017
14	13004.29	483526.3	69	1.977835	2.513924
15	11011.86	389734.2	70	1.621065	1.970480
16	9255.097	314087.3	71	1.323308	1.540596
17	7736.957	253084.6	72	1.075771	1.201237
18	6446.926	203904.8	73	.8707904	.9339251
19	5362.365	164268.1	74	.7016781	.7239293
20	4457.091	132325.4	75	.5626157	.5593895
21	3707.359	106585.2	76	.4486172	.4307880
22	3090.915	85846.60	77	.3554744	.3305000
23	2586.907	69139.53	78	.2796719	.2524771
24	2175.883	55683.24	79	.2182884	.1919175
25	1840.166	44845.81	80	.1688918	.1450601
26	1564.764	36118.30	81	.1294430	.1089321
27	1337.249	29089.82	82	.09821778	.08121528
28	1148.016	23429.01	83	.07374327	.06007459
29	989.6567	18869.75	84	.05475809	.04406647
30	856.2828	15197.54	85	.04018468	.03204010
31	743.1469	12239.95	86	.02912183	.02306732
32	646.5040	9857.605	87	.02083091	.01642425
33	563.4267	7938.776	88	.01470333	.01156069
34	491.5684	6393.110	89	.01023493	.008044995
35	429.1249	5148.050	90	.007017269	.005532578
36	374.6970	4145.024	91	.004731070	.003753751
37	327.1718	3337.065	92	.003132484	.002507344
38	285.5983	2686.249	93	.002035240	.001646672
39	249.1795	2162.057	94	.001297088	.001062104
40	217.2370	1739.874	95	.0008109318	.0006724018
41	189.1992	1399.872	96	.0004976797	.0004176355
42	164.5912	1126.056	97	.0003001068	.0002548567
43	143.0132	905.5721	98	.0001779518	.0001528010
44	124.1067	728.0674	99	.0001038634	.00009012182
45	107.5500	585.1880	100	.00005972411	.00005230333
46	93.06103	470.1964	101	.00003387597	.00002989286
47	80.39218	377.6699	102	.00001896697	.00001686021
48	69.32783	303.2280	103	.00001048068	.000009374735
49	59.68425	243.3461	104	.000005716223	.000005136367
50	51.29972	195.1912	105	.000003073677	.000002777001
51	44.02645	156.4835	106	.000001616039	.000001488841
52	37.72686	125.3864	107	.0000008104395	.0000007869992
53	32.27612	100.4123	108	.0000003595299	.0000004149810
54	27.56614	80.36063	109	.00000009779499	.0000002165461

TABLE C(24.2)
LIFE TABLE 80CNSMT WITH INTEREST AT 24.2 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors $(\bar{R}_x-0.5\bar{M}_x)$	(3) D-Factors (D_x)
0	162899.8	10000000
1	85811.18	7950081.
2	68927.72	6395067.
3	57259.49	5145667.
4	48617.85	4140990.
5	41889.04	3332777.
6	36468.58	2682414.
7	32003.59	2159030.
8	28241.30	1737820.
9	24983.22	1398841.
10	22079.98	1126018.
11	19422.51	906441.2
12	16942.25	729682.8
13	14621.43	587362.9
14	12480.79	472738.9
15	10552.85	380425.7
16	8854.966	306091.9
17	7389.654	246244.9
18	6146.312	198074.7
19	5102.594	159314.4
20	4232.780	128128.2
21	3513.598	103038.3
22	2923.288	82856.21
23	2441.514	66623.66
24	2049.355	53570.62
25	1729.660	43074.88
26	1467.907	34636.15
27	1252.085	27851.17
28	1072.922	22395.28
29	923.2745	18008.14
30	797.4760	14480.25
31	690.9636	11643.47
32	600.1431	9362.122
33	522.2084	7527.599
34	454.9134	6052.228
35	396.5325	4865.707
36	345.7287	3911.382
37	301.4395	3143.894
38	262.7584	2526.677
39	228.9263	2030.349
40	199.2986	1631.253
41	173.3322	1310.364
42	150.5769	1052.359
43	130.6535	844.9420
44	113.2232	678.2277
45	97.98211	544.2512
46	84.66442	436.5996
47	73.03698	350.1197
48	62.89721	280.6556
49	54.07262	224.8686
50	46.41164	180.0797
51	39.77602	144.1362
52	34.03739	115.3068
53	29.07948	92.19163
54	24.80178	73.66279
55	21.11685	58.81782
56	17.94714	46.93013
57	15.22395	37.41649
58	12.88683	29.80665
59	10.88348	23.72277
60	9.169137	18.86099
61	7.705411	14.97831
62	6.459014	11.87977
63	5.400799	9.409352
64	4.504927	7.442008
65	3.748310	5.877465
66	3.110457	4.634860
67	2.573560	3.649052
68	2.122364	2.867862
69	1.743974	2.249357
70	1.427532	1.760266
71	1.163814	1.374026
72	.9448944	1.069634
73	.7638744	.8302685
74	.6147465	.6425439
75	.4922945	.4957024
76	.3920564	.3811276
77	.3102728	.2919298
78	.2438083	.2226532
79	.1900616	.1689747
80	.1468705	.1275131
81	.1124253	.09560117
82	.08519857	.07116150
83	.06388781	.05255309
84	.04737993	.03848715
85	.03472591	.02793840
86	.02513359	.02008190
87	.01795491	.01427557
88	.01265690	.01003210
89	.008798972	.006970015
90	.006024878	.004785591
91	.004056651	.003241706
92	.002682365	.002161833
93	.001740431	.001417475
94	.001107678	.0009127998
95	.0006915454	.0005769489
96	.0004238084	.0003577717
97	.0002551944	.0002179740
98	.0001511006	.0001304773
99	.00008806231	.00007683141
100	.00005056351	.00004451827
101	.00002863781	.00002540250
102	.00001601076	.00001430448
103	.000008834492	.000007940872
104	.000004811751	.000004343755
105	.000002584045	.000002344690
106	.000001357106	.000001255041
107	.0000006799895	.0000006623444
108	.0000003014820	.0000003486887
109	.00000008198115	.0000001816603

TABLE C(24.4)
LIFE TABLE 80CNSMT WITH INTEREST AT 24.4 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors ($\bar{R}x-0.5\bar{M}x$)	(3) D-Factors (Dx)	(1) Age x	(2) R-Factors ($\bar{R}x-0.5\bar{M}x$)	(3) D-Factors (Dx)
0	160884.9	10000000	55	10.97896	53.83637
1	84004.29	7937299.	56	16.10809	42.88642
2	67280.32	6374521.	57	13.64533	34.13755
3	55756.47	5120888.	58	11.53485	27.15087
4	47245.46	4114424.	59	9.728454	21.57432
5	40635.50	3306072.	60	8.184922	17.12527
6	35323.69	2656643.	61	6.868981	13.57804
7	30958.36	2134849.	62	5.750079	10.75185
8	27288.01	1715594.	63	4.801518	8.502297
9	24115.54	1378730.	64	3.999671	6.713793
10	21292.88	1108045.	65	3.323472	5.293819
11	18712.13	890539.2	66	2.754259	4.167896
12	16305.52	715729.2	67	2.275845	3.276133
13	14055.30	575204.5	68	1.874386	2.570638
14	11981.54	462209.0	69	1.538197	2.012993
15	10115.75	371354.0	70	1.257455	1.572763
16	8474.539	298312.4	71	1.023828	1.225692
17	7060.014	239600.6	72	.8301693	.9526263
18	5861.497	192420.3	73	.6702695	.7382566
19	4856.931	154517.6	74	.5387320	.5704173
20	4021.059	124070.7	75	.4308798	.4393516
21	3331.069	99614.87	76	.3427194	.3372584
22	2765.688	79974.55	77	.2708920	.2579123
23	2305.086	64203.16	78	.2126007	.1963920
24	1930.859	51541.35	79	.1655291	.1488050
25	1626.361	41376.57	80	.1277547	.1121120
26	1377.532	33217.06	81	.09767105	.08391926
27	1172.759	26667.13	82	.07392482	.06236555
28	1003.093	21408.71	83	.05536423	.04598319
29	861.6476	17187.16	84	.04100682	.03362156
30	742.9676	13797.88	85	.03001667	.02436716
31	642.6680	11076.94	86	.02169733	.01748676
32	557.2994	8892.281	87	.01548011	.01241078
33	484.1719	7138.330	88	.01089820	.008707605
34	421.1355	5730.026	89	.007566501	.006040069
35	366.5400	4599.265	90	.005174219	.004140425
36	319.1078	3691.254	91	.003479307	.002800169
37	277.8244	2962.190	92	.002297546	.001864378
38	241.8257	2376.818	93	.001488730	.001220473
39	210.3892	1906.857	94	.0009461837	.0007846749
40	182.9019	1529.572	95	.0005898968	.0004951683
41	158.8482	1226.710	96	.0003610014	.0003065651
42	137.8008	983.5919	97	.0002170634	.0001864759
43	119.4009	788.4591	98	.0001283368	.0001114434
44	103.3276	631.8718	99	.00007468598	.00006551777
45	89.29417	506.2372	100	.00004282004	.00003790180
46	77.05007	405.4519	101	.00002421646	.00002159231
47	66.37587	324.6188	102	.00001351916	.00001213937
48	57.08116	259.7957	103	.000007448987	.000006728115
49	49.00405	207.8205	104	.000004051548	.000003674445
50	42.00248	166.1596	105	.000002173030	.000001980218
51	35.94715	132.7808	106	.000001139986	.000001058246
52	30.71825	106.0519	107	.0000005706993	.0000005575886
53	26.20751	84.65564	108	.0000002528780	.0000002930685
54	22.32148	67.53265	109	.00000006874402	.0000001524377

TABLE C(24.6)
LIFE TABLE 80CNSMT WITH INTEREST AT 24.6 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors $(\bar{R}x-0.5\bar{M}x)$	(3) D-Factors (Dx)	(1) Age x	(2) R-Factors $(\bar{R}x-0.5\bar{M}x)$	(3) D-Facters (Dx)
0	158933.3	10000000	55	17.06267	49.28382
1	82257.20	7924559.	56	14.46183	39.19681
2	65689.37	6354073.	57	12.23405	31.15054
3	54306.62	5096269.	58	10.32778	24.73542
4	45923.05	4088070.	59	8.698579	19.62343
5	39428.84	3279623.	60	7.308505	15.55170
6	34222.68	2631159.	61	6.125139	12.31061
7	29954.11	2110977.	62	5.120447	9.732586
8	26372.91	1693687.	63	4.269969	7.683933
9	23283.33	1358940.	64	3.552104	6.057837
10	20538.62	1090387.	65	2.947628	4.768931
11	18032.02	874940.9	66	2.439546	3.748618
12	15696.54	702064.1	67	2.013140	2.941834
13	13514.49	563316.8	68	1.655848	2.304623
14	11505.24	451930.0	69	1.357080	1.801787
15	9699.346	362512.6	70	1.107949	1.405487
16	8112.706	290742.6	71	.9009289	1.093572
17	6747.017	233145.8	72	.7295740	.8485763
18	5591.541	186936.0	73	.5882956	.6565654
19	4624.516	149872.7	74	.4722452	.5064840
20	3821.138	120147.8	75	.3772287	.3894821
21	3159.049	96310.42	76	.2996718	.2984973
22	2617.456	77197.50	77	.2365729	.2279040
23	2177.018	61874.29	78	.1854373	.1732631
24	1819.836	49592.04	79	.1442017	.1310697
25	1529.759	39747.78	80	.1111564	.09859145
26	1293.169	31858.26	81	.08487560	.07368024
27	1098.841	25535.21	82	.06415987	.05466841
28	938.1345	20467.09	83	.04799054	.04024326
29	804.4124	16404.84	84	.03550037	.02937746
30	692.4234	13148.69	85	.02595293	.02125708
31	597.9532	10538.83	86	.01873584	.01523037
32	517.6908	8446.718	87	.01334996	.01079201
33	449.0582	6769.768	88	.009386378	.007559698
34	389.9973	5425.454	89	.006508396	.005235402
35	338.9297	4347.807	90	.004444853	.003583071
36	294.6349	3483.840	91	.002984930	.002419340
37	256.1443	2791.254	92	.001968464	.001608234
38	222.6341	2236.067	93	.001273773	.001051104
39	193.4166	1791.056	94	.0008084542	.0006746982
40	167.9089	1434.378	95	.0005033264	.0004250842
41	145.6217	1148.518	96	.0003075864	.0002627527
42	126.1495	919.4183	97	.0001846808	.0001595694
43	109.1524	735.8337	98	.0001090326	.00009521016
44	94.32702	588.7513	99	.00006335914	.00005588440
45	81.40249	470.9332	100	.00003627260	.00003227703
46	70.14275	376.5710	101	.00002048350	.00001835842
47	60.34129	301.0118	102	.00001141853	.00001030468
48	51.81918	240.5161	103	.000006282552	.000005702092
49	44.42446	192.0892	104	.000003412418	.000003109101
50	38.02401	153.3354	105	.000001827910	.000001672856
51	32.49689	122.3360	106	.0000009578745	.0000008925540
52	27.73130	97.55282	107	.0000004791104	.0000004695308
53	23.62642	77.74632	108	.0000002121700	.0000002463892
54	20.09533	61.92130	109	.00000005766058	.0000001279521

TABLE C(24.8)
LIFE TABLE 80CNSMT WITH INTEREST AT 24.8 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors ($\bar{R}x-0.5\bar{M}x$)	(3) D-Factors (Dx)	(1) Age x	(2) R-Factors ($\bar{R}x-0.5\bar{M}x$)	(3) D-Factors (Dx)
0	157042.4	10000000	55	15.34446	45.12264
1	80567.37	7911859.	56	12.98770	35.82980
2	64152.43	6333724.	57	10.97200	28.42907
3	52907.60	5071807.	58	9.249759	22.53823
4	44648.40	4061928.	59	7.780014	17.85168
5	38266.95	3253428.	60	6.527839	14.12489
6	33163.54	2605961.	61	5.463436	11.16324
7	28988.94	2087410.	62	4.561077	8.811353
8	25494.17	1672094.	63	3.798357	6.945466
9	22484.88	1339465.	64	3.155522	5.466871
10	19815.58	1073038.	65	2.615031	4.296806
11	17380.67	859640.3	66	2.161403	3.372091
12	15113.92	688681.2	67	1.781260	2.642103
13	12997.68	551693.2	68	1.463198	2.066498
14	11050.68	441895.4	69	1.197621	1.613029
15	9302.523	353895.5	70	.9764883	1.256229
16	7768.429	283376.6	71	.7930002	.9758718
17	6449.707	226874.9	72	.6413436	.7560313
18	5335.570	181616.5	73	.5164876	.5840235
19	4404.547	145374.5	74	.4140757	.4498022
20	3632.282	116355.0	75	.3303469	.3453399
21	2996.868	93120.62	76	.2621014	.2642428
22	2477.975	74521.10	77	.2066569	.2014272
23	2056.748	59633.42	78	.1617876	.1528888
24	1715.775	47719.39	79	.1256555	.1154717
25	1439.384	38185.57	80	.09674031	.08671931
26	1214.387	30557.08	81	.07377595	.06470399
27	1029.933	24453.03	82	.05569953	.04793138
28	877.6822	19568.29	83	.04160991	.03522736
29	751.2351	15659.29	84	.03074145	.02567465
30	645.5369	12531.01	85	.02244528	.01854801
31	556.5374	10027.66	86	.01618285	.01326807
32	481.0590	8024.142	87	.01151598	.009386491
33	416.6305	6420.781	88	.008086417	.006564606
34	361.2815	5137.521	89	.005599744	.004538974
35	313.5030	4110.468	90	.003819316	.003101462
36	272.1285	3288.385	91	.002561484	.002090796
37	236.2333	2630.434	92	.001686969	.001387609
38	205.0323	2103.857	93	.001090148	.0009054558
39	177.8708	1682.458	94	.0006909599	.0005802759
40	154.1947	1345.246	95	.0004295775	.0003650088
41	133.5393	1075.423	96	.0002621466	.0002252574
42	115.5203	859.5247	97	.0001571725	.0001365793
43	99.81536	686.7969	98	.00009265775	.00008136209
44	86.13770	548.6356	99	.00005376507	.00004767962
45	74.23164	438.1420	100	.00003073489	.00002749409
46	63.87468	349.7888	101	.00001733083	.00001561293
47	54.87248	279.1554	102	.000009647014	.000008749579
48	47.05689	222.6948	103	.000005300267	.000004833818
49	40.28531	177.5711	104	.000002874925	.000002631446
50	34.43298	141.5192	105	.000001538037	.000001413584
51	29.38678	112.7277	106	.0000008050826	.0000007530103
52	25.04242	89.74693	107	.0000004023339	.0000003954886
53	21.30598	71.41066	108	.0000001780654	.0000002072025
54	18.09665	56.78410	109	.00000004837777	.0000001074296

TABLE C(25.0)
LIFE TABLE 80CNSMT WITH INTEREST AT 25.0 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors ($\bar{R}x$-0.5$\bar{M}x$)	(3) D-Factors (Dx)	(1) Age x	(2) R-Factors ($\bar{R}x$-0.5$\bar{M}x$)	(3) D-Factors (Dx)
0	155209.5	10000000	55	13.80339	41.31864
1	78932.35	7899200.	56	11.66728	32.75672
2	62667.17	6313472.	57	9.843036	25.94916
3	51557.19	5047501.	58	8.286690	20.53927
4	43419.38	4035994.	59	6.960479	16.24235
5	37147.80	3227484.	60	5.832254	12.83097
6	32144.35	2581044.	61	4.874624	10.12440
7	28061.02	2064143.	62	4.063981	7.978589
8	24650.09	1650811.	63	3.379799	6.278985
9	21718.56	1320300.	64	2.804014	4.934367
10	19122.25	1055993.	65	2.320617	3.872068
11	16756.66	844631.1	66	1.915510	3.033899
12	14556.32	675574.3	67	1.576528	2.373319
13	12503.63	540327.5	68	1.293321	1.853301
14	10616.70	432099.3	69	1.057191	1.444300
15	8924.221	345496.5	70	.8608624	1.123024
16	7440.734	276208.6	71	.6981919	.8709985
17	6167.192	220782.2	72	.5639365	.6737038
18	5092.765	176456.4	73	.4535671	.5195940
19	4196.276	141018.2	74	.3631691	.3995397
20	3453.810	112687.7	75	.2893691	.3062596
21	2843.900	90041.32	76	.2293025	.2339649
22	2346.678	71941.56	77	.1805720	.1780616
23	1943.755	57477.10	78	.1411915	.1349374
24	1618.198	45920.29	79	.1095236	.1017505
25	1354.799	36687.12	80	.08421607	.07629246
26	1140.786	29311.01	81	.06414476	.05683311
27	965.6712	23418.34	82	.04836752	.04203343
28	821.4016	18710.30	83	.03608712	.03084321
29	701.8086	14948.74	84	.02662749	.02244340
30	602.0266	11943.27	85	.01941682	.01618773
31	518.1629	9542.042	86	.01398141	.01156115
32	447.1675	7623.334	87	.009936571	.008165843
33	386.6719	6090.301	88	.006968333	.005701788
34	334.7900	4865.294	89	.004819226	.003936086
35	290.0786	3886.434	90	.003282683	.002685209
36	251.4229	3104.182	91	.002198693	.001807289
37	217.9405	2479.114	92	.001446114	.001197534
38	188.8829	1979.657	93	.0009332436	.0007801758
39	163.6269	1580.602	94	.0005907004	.0004991882
40	141.6457	1261.783	95	.0003667338	.0003135001
41	122.4983	1007.087	96	.0002234804	.0001931603
42	105.8201	803.6193	97	.0001337981	.0001169306
43	91.30570	641.0988	98	.00007876382	.00006954568
44	78.68398	511.3110	99	.00004563641	.00004068979
45	67.71359	407.6811	100	.00002604988	.00002342591
46	58.18480	324.9497	101	.00001466751	.00001328147
47	49.91473	258.9172	102	.000008152633	.000007431107
48	42.74542	206.2195	103	.000004472825	.000004098842
49	36.54301	164.1709	104	.000002422776	.000002227768
50	31.19059	130.6303	105	.000001294498	.000001194818
51	26.58240	103.8876	106	.0000006768537	.0000006354562
52	22.62109	82.57667	107	.0000003379559	.0000003332140
53	19.21921	65.60023	108	.0000001494849	.0000001742965
54	16.30163	52.08032	109	.00000004060084	.00000009022409

TABLE C(25.2)

LIFE TABLE 80CNSMT WITH INTEREST AT 25.2 PERCENT

COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors $(\bar{R}_x-0.5\bar{M}_x)$	(3) D-Factors (D_x)	(1) Age x	(2) R-Factors $(\bar{R}_x-0.5\bar{M}_x)$	(3) D-Factors (D_x)
0	153432.4	10000000	55	12.42075	37.84065
1	77349.84	7886581.	56	10.48419	29.95151
2	61231.38	6293317.	57	8.832817	23.68903
3	50253.30	5023350.	58	7.426053	18.72038
4	42233.98	4010266.	59	6.229075	14.78033
5	36069.49	3201788.	60	5.212289	11.65737
6	31163.30	2556404.	61	4.350518	9.183666
7	27168.64	2041172.	62	3.622095	7.225676
8	23839.04	1629832.	63	3.008217	5.677374
9	20982.87	1301439.	64	2.492365	4.454462
10	18457.20	1039245.	65	2.059929	3.489896
11	16158.64	829907.3	66	1.698066	2.730086
12	14022.48	662737.2	67	1.395716	2.132244
13	12031.19	529213.6	68	1.143482	1.662388
14	10202.24	422535.4	69	.9334841	1.293450
15	8563.447	337309.7	70	.7591352	1.004123
16	7128.710	269232.9	71	.6148857	.7775368
17	5898.636	214862.5	72	.4960063	.6004519
18	4862.363	171450.9	73	.3984192	.4623587
19	3999.005	136799.0	74	.3186063	.3549609
20	3285.084	109141.6	75	.2535420	.2716540
21	2699.567	87068.54	76	.2006613	.2071966
22	2223.035	69455.23	77	.1578214	.1574374
23	1837.557	55402.02	78	.1232499	.1191176
24	1526.666	44191.74	79	.09548784	.08967795
25	1275.603	35249.72	80	.07333251	.06713304
26	1072.001	28117.62	81	.05578552	.04993003
27	905.7186	22428.99	82	.04201168	.03686897
28	768.9845	17891.22	83	.03130555	.02701042
29	655.8509	14271.50	84	.02307011	.01962303
30	561.6340	11383.97	85	.01680137	.01413088
31	482.5928	9080.662	86	.01208262	.01007604
32	415.7997	7243.139	87	.008576024	.007105515
33	358.9845	5777.318	88	.006006422	.004953490
34	310.3416	4607.892	89	.004148592	.003414055
35	268.4909	3674.940	90	.002822195	.002325357
36	232.3674	2930.568	91	.001887785	.001562589
37	201.1285	2336.721	92	.001239977	.001033739
38	174.0609	1862.970	93	.0007991360	.0006723898
39	150.5713	1485.060	94	.0005051243	.0004295351
40	130.1590	1183.619	95	.0003131681	.0002693257
41	112.4054	943.1918	96	.0001905692	.0001656775
42	96.96464	751.4310	97	.0001139311	.0001001336
43	83.54750	598.5072	98	.00006697165	.00005946032
44	71.89752	476.5794	99	.00003874741	.00003473347
45	61.78692	379.3817	100	.00002208514	.00001996480
46	53.01804	301.9101	101	.00001241693	.00001130109
47	45.41882	240.1752	102	.000006891671	.000006312964
48	38.84081	190.9864	103	.000003775619	.000003476536
49	33.15840	151.8011	104	.000002042314	.000001886518
50	28.26206	120.5946	105	.000001089829	.000001010179
51	24.05286	95.75331	106	.0000005692083	.0000005363992
52	20.43998	75.98939	107	.0000002839588	.0000002808222
53	17.34199	60.27076	108	.0000001255270	.0000001466570
54	14.68901	47.77279	109	.00000003408365	.00000007579527

TABLE C(25.4)
LIFE TABLE 80CNSMT WITH INTEREST AT 25.4 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors $(\bar{R}x-0.5\bar{M}x)$	(3) D-Factors (Dx)	(1) Age x	(2) R-Factors $(\bar{R}x-0.5\bar{M}x)$	(3) D-Factors (Dx)
0	151708.7	10000000	55	11.17987	34.66029
1	75817.66	7874003.	56	9.423803	27.39044
2	59842.98	6273259.	57	7.928579	21.62890
3	48993.91	4999353.	58	6.656721	17.06509
4	41090.32	3984744.	59	5.576130	13.45194
5	35030.21	3176336.	60	4.659559	10.59274
6	30218.68	2532038.	61	3.883868	8.331638
7	26310.19	2018492.	62	3.229172	6.544849
8	23059.51	1609152.	63	2.678242	5.134232
9	20276.36	1282876.	64	2.215975	4.021888
10	17819.07	1022788.	65	1.829035	3.145965
11	15585.36	815463.1	66	1.505723	2.457110
12	13511.24	650163.9	67	1.235982	1.915985
13	11579.26	518345.4	68	1.011281	1.491401
14	9806.286	413198.0	69	.8244779	1.158560
15	8219.272	329329.6	70	.6696111	.8979711
16	6831.505	262444.1	71	.5416659	.6942298
17	5643.259	209110.7	72	.4363762	.5352631
18	4643.650	166595.0	73	.3500702	.4115048
19	3812.083	132712.6	74	.2795861	.3154156
20	3125.511	105712.4	75	.2222096	.2410047
21	2563.329	84198.41	76	.1756439	.1835266
22	2106.554	67058.58	77	.1379735	.1392294
23	1737.707	53404.99	78	.1076164	.1051733
24	1440.770	42530.85	79	.08327265	.07905371
25	1201.423	33870.81	80	.06387219	.05908534
26	1007.689	26974.61	81	.04852833	.04387448
27	849.7649	21482.91	82	.03650057	.03234580
28	720.1471	17109.22	83	.02716464	.02365893
29	613.1024	13625.94	84	.01999321	.01716077
30	524.1218	10851.70	85	.01454202	.01233805
31	449.6100	8642.275	86	.01044442	.008783626
32	386.7570	6882.468	87	.007403705	.006184242
33	333.3866	5480.882	88	.005178650	.004304364
34	287.7705	4364.488	89	.003572220	.002961932
35	248.5889	3475.266	90	.002426942	.002014192
36	214.8241	2766.918	91	.001621270	.001351335
37	185.6718	2202.714	92	.001063505	.0008925564
38	160.4523	1753.331	93	.0006844819	.0005796326
39	138.6006	1395.433	94	.0004320613	.0003696895
40	119.6411	1110.411	95	.0002674982	.0002314318
41	103.1761	883.4429	96	.0001625486	.0001421398
42	88.87770	702.7072	97	.00009704034	.00008577062
43	76.47202	558.8065	98	.00005696053	.00005085022
44	65.71652	444.2568	99	.00003290738	.00002965655
45	56.39619	353.0873	100	.00001872902	.00001701940
46	48.32478	280.5370	101	.00001051461	.000009618480
47	41.34038	222.8165	102	.000005827368	.000005364462
48	35.30351	176.9003	103	.000003187982	.000002949486
49	30.09632	140.3808	104	.000001722080	.000001597966
50	25.61615	111.3442	105	.0000009177762	.0000008543026
51	21.77051	88.26738	106	.0000004788168	.0000004529060
52	18.47466	69.93686	107	.0000002386559	.0000002367327
53	15.65275	55.38174	108	.0000001054383	.0000001234344
54	13.23981	43.82757	109	.00000002862061	.00000006369165

TABLE C(25.6)
LIFE TABLE 80CNSMT WITH INTEREST AT 25.6 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors ($\bar{R}x-0.5\bar{M}x$)	(3) D-Factors (Dx)	(1) Age x	(2) R-Factors ($\bar{R}x-0.5\bar{M}x$)	(3) D-Factors (Dx)
0	150036.3	10000000	55	10.06588	31.75167
1	74333.74	7861465.	56	8.473116	25.05194
2	58499.98	6253296.	57	7.118958	19.75080
3	47777.15	4975509.	58	5.968802	15.55846
4	39986.58	3959424.	59	4.993051	12.24477
5	34028.26	3151128.	60	4.166626	9.626801
6	29308.88	2507943.	61	3.468253	7.559832
7	25484.13	1996100.	62	2.879682	5.929106
8	22310.05	1588767.	63	2.385130	4.643794
9	19597.68	1264608.	64	1.970784	3.631912
10	17206.59	1006618.	65	1.624472	2.836399
11	15035.61	801292.7	66	1.335535	2.211800
12	13021.48	637848.6	67	1.094829	1.721952
13	11146.81	507717.3	68	.8946087	1.338232
14	9427.882	404081.3	69	.7283987	1.037919
15	7890.821	321550.5	70	.5908042	.8031842
16	6548.315	255836.9	71	.4772935	.6199604
17	5400.328	203521.6	72	.3840177	.4772390
18	4435.958	161884.1	73	.3076705	.3663122
19	3634.904	128754.4	74	.2454099	.2803287
20	2974.540	102396.2	75	.1948007	.2138542
21	2434.682	81427.24	76	.1537861	.1625920
22	1996.779	64748.26	77	.1206534	.1231513
23	1643.789	51482.95	78	.09399050	.09287986
24	1360.133	40934.89	79	.07263902	.06970214
25	1131.916	32547.90	80	.05564681	.05201295
26	947.5384	25879.78	81	.04222621	.03856130
27	797.5235	20578.15	82	.03172065	.02838347
28	674.6279	16362.56	83	.02357758	.02072768
29	573.3241	13010.55	84	.01733118	.01501067
30	489.2718	10345.10	85	.01258977	.01077501
31	419.0151	8225.701	86	.009030688	.007658664
32	359.8573	6540.288	87	.006393303	.005383610
33	309.7121	5200.092	88	.004466123	.003741140
34	266.9253	4134.298	89	.003076729	.002570265
35	230.2345	3286.733	90	.002087592	.001745065
36	198.6674	2612.647	91	.001392747	.001168912
37	171.4565	2076.588	92	.0009123900	.0007708364
38	147.9535	1650.304	93	.0005864331	.0004997896
39	127.6211	1311.345	94	.0003696650	.0003182581
40	110.0069	1041.837	95	.0002285497	.0001989176
41	94.73357	827.5653	96	.0001386854	.0001219758
42	81.49010	657.2129	97	.00008267614	.00007348599
43	70.01704	521.7963	98	.00004845911	.00004349775
44	60.08510	414.1728	99	.00002795523	.00002532809
45	51.49134	328.6529	100	.00001588727	.00001451222
46	44.06024	260.7074	101	.000008906198	.000008188494
47	37.63945	206.7371	102	.000004928801	.000004559651
48	32.09796	163.8731	103	.000002692557	.000002502993
49	27.32515	129.8358	104	.000001452465	.000001353907
50	23.22484	102.8164	105	.0000007731021	.0000007226715
51	19.71056	81.37724	106	.0000004028922	.0000003825121
52	16.70321	64.37493	107	.0000002006366	.0000001996196
53	14.13219	50.89618	108	.00000008858923	.0000001039176
54	11.93707	40.21368	109	.00000002403990	.00000005353567

TABLE C(25.8)
LIFE TABLE 80CNSMT WITH INTEREST AT 25.8 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors (R̄x-0.5M̄x)	(3) D-Factors (Dx)	(1) Age x	(2) R-Factors (R̄x-0.5M̄x)	(3) D-Factors (Dx)
0	148413.1	10000000	55	9.065506	29.09119
1	72896.09	7848967.	56	7.620519	22.91634
2	57200.49	6233429.	57	6.393836	18.03838
3	46601.22	4951816.	58	5.353495	14.18694
4	38921.07	3934304.	59	4.472210	11.14761
5	33062.01	3126158.	60	3.726891	8.750279
6	28432.35	2484114.	61	3.097982	6.860583
7	24689.02	1973992.	62	2.568736	5.372138
8	21589.28	1568673.	63	2.124689	4.200876
9	18945.53	1246628.	64	1.753208	3.280282
10	16618.56	990728.6	65	1.443185	2.557715
11	14508.28	787390.5	66	1.184908	1.991314
12	12552.16	625785.6	67	.9700610	1.547833
13	10732.87	497323.4	68	.7916118	1.201001
14	9066.137	395179.8	69	.6436900	.9300027
15	7577.272	313967.1	70	.5214125	.7185302
16	6278.390	249406.1	71	.4206838	.5537361
17	5169.157	198090.4	72	.3380315	.4255825
18	4238.663	157313.6	73	.2704779	.3261432
19	3466.897	124920.3	74	.2154682	.2491916
20	2831.654	99189.10	75	.1708176	.1897984
21	2313.160	78751.47	76	.1346836	.1440731
22	1893.286	62521.02	77	.1055350	.1089512
23	1555.418	49632.99	78	.08211124	.08203958
24	1284.404	39401.21	79	.06337975	.06146912
25	1066.762	31278.64	80	.04849325	.04579640
26	891.2579	24831.01	81	.03675205	.03389850
27	748.7300	19712.64	82	.02757382	.02491170
28	632.1857	15649.60	83	.02046949	.01816341
29	536.2962	12423.86	84	.01502749	.01313276
30	456.8832	9862.898	85	.01090243	.009412016
31	390.6251	7829.821	86	.007810338	.006679237
32	334.9336	6215.625	87	.005522227	.004687663
33	287.8088	4934.101	88	.003852633	.003252339
34	247.6671	3916.586	89	.002650657	.002230893
35	213.3014	3108.704	90	.001796161	.001512243
36	183.7827	2467.201	91	.001196749	.001011348
37	158.3782	1957.867	92	.0007829529	.0006658709
38	136.4702	1553.481	93	.0005025621	.0004310465
39	117.5473	1232.446	94	.0003163636	.0002740471
40	101.1793	977.5963	95	.0001953243	.0001710126
41	87.00824	775.3025	96	.0001183573	.0001046978
42	74.73912	614.7294	97	.00007045719	.00006297634
43	64.12622	487.2905	98	.00004123774	.00003721762
44	54.95272	386.1691	99	.00002375480	.00002163681
45	47.02712	305.9443	100	.00001348041	.00001237752
46	40.18400	242.3077	101	.000007545907	.000006972891
47	34.28002	191.8410	102	.000004169947	.000003876586
48	29.19210	151.8237	103	.000002274756	.000002124646
49	24.81645	120.0979	104	.000001225403	.000001147426
50	21.06295	94.95382	105	.0000006514153	.0000006114849
51	17.85073	75.03465	106	.0[illegible]003391011	.0000003231462
52	15.10602	59.26315	107	.00000[illegible]687210	.0000001683705
53	12.76304	46.78020	108	.0000000745333	.00000008751066
54	10.76562	36.90283	109	.00000002019795	.00000004501156

TABLE C(26.0)
LIFE TABLE 80CNSMT WITH INTEREST AT 26.0 PERCENT
COMMUTATION FACTORS FOR REDUCING ASSURANCES

(1) Age x	(2) R-Factors (R̄x-0.5M̄x)	(3) D-Factors (Dx)	(1) Age x	(2) R-Factors (R̄x-0.5M̄x)	(3) D-Factors (Dx)
0	146837.1	10000000	55	8.166880	26.65734
1	71502.85	7836508.	56	6.855664	20.96576
2	55942.74	6213656.	57	5.744200	16.47680
3	45464.42	4928273.	58	4.802974	12.93821
4	37892.16	3909384.	59	4.006826	10.15026
5	32129.94	3101426.	60	3.334498	7.954770
6	27587.66	2460550.	61	2.768014	6.226972
7	23923.48	1952163.	62	2.292001	4.868252
8	20895.93	1548863.	63	1.893209	3.800808
9	18318.70	1228932.	64	1.560082	2.963176
10	16053.84	975114.6	65	1.282480	2.306792
11	14002.31	773751.0	66	1.051556	1.793106
12	12102.29	613969.4	67	.8597450	1.391555
13	10336.52	487158.4	68	.7006621	1.078027
14	8720.208	386488.1	69	.5689853	.8334525
15	7277.854	306574.2	70	.4602942	.6429124
16	6021.024	243146.9	71	.3708872	.4946746
17	4949.102	192812.4	72	.2976311	.3795864
18	4051.180	152879.0	73	.2378440	.2904325
19	3307.534	121206.2	74	.1892293	.2215545
20	2696.372	96087.27	75	.1498263	.1684806
21	2198.325	76167.68	76	.1179847	.1276880
22	1795.679	60373.75	77	.09233505	.09640717
23	1472.235	47852.28	78	.07175199	.07247879
24	1213.258	37927.29	79	.05531506	.05421938
25	1005.667	30060.79	80	.04227023	.04033100
26	838.5794	23826.32	81	.03199580	.02980563
27	703.1402	18885.21	82	.02397529	.02186912
28	592.5982	14968.76	83	.01777570	.01591972
29	501.8161	11864.50	84	.01303336	.01149222
30	426.7714	9403.888	85	.009443673	.008223200
31	364.2717	7453.578	86	.006756644	.005826330
32	311.8326	5907.557	87	.004771067	.004082581
33	267.5370	4682.105	88	.003324276	.002828031
34	229.8690	3710.658	89	.002284181	.001936766
35	197.6743	2940.578	90	.001545817	.001310781
36	170.0650	2330.065	91	.001028602	.0008752240
37	146.3419	1846.107	92	.0006720547	.0005753325
38	125.9163	1462.479	93	.0004307997	.0003718459
39	108.3012	1158.408	94	.0002708194	.0002360339
40	93.08811	917.4098	95	.0001669735	.0001470575
41	79.93685	726.4156	96	.0001010358	.00008988907
42	68.56790	575.0532	97	.00006006028	.00005398296
43	58.74850	455.1160	98	.00003510199	.00003185210
44	50.27366	360.0988	99	.00002019101	.00001848812
45	42.96265	284.8372	100	.00001144131	.00001055950
46	36.65958	225.2328	101	.000006395141	.000005939263
47	31.22961	178.0393	102	.000003528904	.000003296699
48	26.55710	140.6773	103	.000001922318	.000001803958
49	22.54465	111.1041	104	.000001034125	.0000009726903
50	19.10786	87.70356	105	.0000005490346	.0000005175422
51	16.17109	69.19533	106	.0000002854895	.0000002730670
52	13.66550	54.56444	107	.0000001419216	.0000001420517
53	11.52986	43.00284	108	.00000006259039	.00000007371423
54	9.711914	33.86920	109	.00000001697471	.00000003785511

TABLE 80CNSMT

Age x	l(x)	Age x	l(x)	Age x	l(x)
(1)	(2)	(1)	(2)	(1)	(2)
0	100000	37	95492	74	59279
1	98740	38	95317	75	56799
2	98648	39	95129	76	54239
3	98584	40	94926	77	51599
4	98535	41	94706	78	48878
5	98495	42	94465	79	46071
6	98459	43	94201	80	43180
7	98426	44	93913	81	40208
8	98396	45	93599	82	37172
9	98370	46	93256	83	34095
10	98347	47	92882	84	31012
11	98328	48	92472	85	27960
12	98309	49	92021	86	24961
13	98285	50	91526	87	22038
14	98248	51	90986	88	19235
15	98196	52	90402	89	16598
16	98129	53	89771	90	14154
17	98047	54	89087	91	11908
18	97953	55	88348	92	9863
19	97851	56	87551	93	8032
20	97741	57	86695	94	6424
21	97623	58	85776	95	5043
22	97499	59	84789	96	3884
23	97370	60	83726	97	2939
24	97240	61	82581	98	2185
25	97110	62	81348	99	1598
26	96982	63	80024	100	1150
27	96856	64	78609	101	815
28	96730	65	77107	102	570
29	96604	66	75520	103	393
30	96477	67	73846	104	267
31	96350	68	72082	105	179
32	96220	69	70218	106	119
33	96088	70	68248	107	78
34	95951	71	66165	108	51
35	95808	72	63972	109	33
36	95655	73	61673	110	0

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